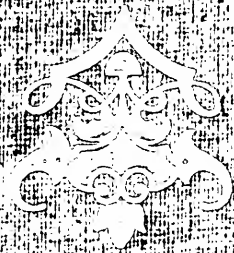


GETTING AND GIVING
WILLIAM M. WEBB KEEY



THE STEWARDSHIP
OF WEALTH

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Getting and Giving

OR

THE STEWARDSHIP OF WEALTH

By

W. M. WEEKLEY, D.D.

Church-Erection Secretary, United Brethren Church

*"Therefore, as ye abound in everything, in faith and utterance, and knowledge, and in all diligence, and in your love to us, see that ye abound in this grace also."
(II. Corinthians 8:7.)*



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PREFACE.

IN preparing the following pages, though imperfectly done, the author has been actuated solely by a desire to help the reader, if possible, to a clearer understanding of God's financial plan, and to encourage a full and hearty acquiescence in the same.

The place of money in successful gospel work, and the relation of benevolence to the development and perfecting of Christian character, are questions of tremendous significance, and should be faithfully dealt with in the pulpit, and honestly considered by every Christian.

A campaign of education, with the view of elevating the standard of beneficence in the church, and of quickening its spiritual life, should be vigorously prosecuted. Nothing short of this will meet the requirements of the gospel, and the real needs of the world.

That this little volume may be blessed of God in helping to secure these results, is the earnest wish and prayer of the

AUTHOR.

INTRODUCTION.

HAVING examined, and heard read the manuscript of the Rev. W. M. Weekley, D. D., on "Getting and Giving; or, The Stewardship of Wealth," I take pleasure in commending it to our ministers and laymen as a highly valuable and very practical discussion of the Christian use and abuse of wealth. It is written in a clear, forcible style, and a wide circulation of it will give light and quickening to many a conscience, and hasten the coming of the kingdom of God. J. S. MILLS.

Bishop of the United Brethren Church.

I have examined the manuscript of the book by Doctor Weekley, on "Getting and Giving; or, The Stewardship of Wealth." The book is timely, the subject is important, and the presentation is clear and forcible. The author's aim is not to set aside the duty of giving as a requirement of law, but rather to show the higher duty and privilege of giving under the gospel. The book should have a wide reading.

A. W. DRURY,

Professor in Union Biblical Seminary.

We have had the pleasure of examining, in manuscript, material for a little volume to be entitled, "Getting and Giving; or, The Stewardship of

Wealth," and written by Dr. W. M. Weekley. There is no subject, perhaps, concerning which the average church-member needs more specific instruction than that of the relation of money to the gospel. The author, in clear, plain, unambiguous language, presents God's proprietorship and our consequent stewardship; the right and wrong way of raising money, and the harvest that shall follow each; he urges the duty of ministerial support, and warns against the idolatry of covetousness, which is a growing form of the false worship of to-day; he emphasizes the duty of the ministry, and closes with an interesting chapter on "The Divine Method of Church Building." We commend this volume, believing that if read, and its teachings followed, it will give a great impulse to our religious life, and thereby add to the financial resources of the church.

H. A. THOMPSON,
Editor United Brethren Review.

It was a pleasure to me to read the contents of this volume while in manuscript form. I count it a privilege equally great to help start it on its mission with words of commendation. Three questions should be asked about every new book: Is the subject-matter worthy? Is there a field for it? Is the author qualified? Unless all can be answered in the affirmative, the book should not be published.

No Bible student will pronounce the subject

unworthy. Wherever the gospel is preached there is a field for such a book. With more than thirty years of active and successful labor, and a quarter of a century's study of this phase of work, there is no doubt as to the qualification of the author. The work is scriptural, so far as the Bible utters its voice on the topics treated. Where the Word is silent, a foundation of pure religion and common sense is substituted. The honest inquirer will read with profit to himself, benefit to the church, and glory to God.

JOSEPH M. PHILLIPPI,

Assistant Editor of the Religious Telescope.

It was my privilege to examine the following pages on "Getting and Giving; or, The Stewardship of Wealth," prepared by Rev. W. M. Weekley, D. D., and I take pleasure in commending the same. The book will fill an important place in the literature of the church, and merits a careful reading by every one interested in this vital subject. I trust it will be given a wide circulation.

Marion, Ohio.

J. L. HENSLEY, M. D.

THE General Conference of the Church of the United Brethren in Christ of 1901 enacted the following:

“Christian Stewardship Commission: There shall be a Christian Stewardship commission, consisting of the secretaries of the Young People’s Christian Union, of the Home, Frontier, and Foreign Missionary Society, of the Church-Erection Society, of the Sabbath-School Board, and of the Woman’s Missionary Society.”

Under the auspices of this commission, and with its approval, this little volume is sent forth. Other similar publications, it is hoped, will soon follow.

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THE DIVINE PROPRIETORSHIP.

“AND Abram said to the king of Sodom, I have lifted mine hand unto the Lord, the most high God, the possessor of heaven and earth” (Genesis 14: 22).

“God has the power to create without restraint, and to possess without dependence.”—*Rev. C. A. Cook.*

“Christian giving—the laying upon the altar of God one’s means in recognition of God’s sovereignty over him, and as an expression of gratitude and a token of allegiance—makes a man better.”—*B. F. Johnson.*

GETTING AND GIVING.

CHAPTER I.

THE DIVINE PROPRIETORSHIP.

IN discussing the money problem, we must, first of all, consider the question of divine ownership. "In civil engineering all measurements are from a base line, the accepted base line being the level of the sea. God's absolute ownership of all things is the true base for the proper survey of the whole territory of thought and action suggested by the terms 'money,' 'property,' 'wealth,' and from this point we must measure our responsibilities, privileges, and duties in our use of all the money that ever comes into our hands." If we reject this base line, we may rest assured that our premise is wrong, and our conclusions, which give color to the whole life, will be utterly at variance with the Word of God. If we reject it, the entire question of benevolence degenerates into a mere sentiment, and loses its moral force upon the heart and conduct of the individual. We must recognize our relationship to God, "the possessor of heaven and earth," and the author of "every good and perfect gift." No other starting-point is safe: no other

will lead to a just conception of the acquisition, possession, and use of material wealth.

The Scriptures teach nothing more clearly than the divine proprietorship of all things; in fact, this doctrine is fundamentally connected with the entire plan of redemption. A German student has defined the difference between socialism and Christianity thus: "Socialism says, 'What is thine is mine'; Christianity says, 'What is mine is thine.'" The difference is very marked. The epigram, however, needs to be corrected, and Dr. R. W. Dale does it. "Christianity," he says, "teaches us to say, 'What seems thine is not thine; what seems mine is not mine; whatever thou hast belongs to God, and whatever I have belongs to God; you and I must use what we have according to God's will.'" This recognition of the divine, inalienable ownership is the one cornerstone of the whole biblical system of giving. Under the law, the giving of the firstborn to Jehovah was itself a recognition of his ownership of the entire family. Likewise, the offerings of the first of the flock and the firstfruits of the soil in sacrifice was an acknowledgment of his right to all the flock, and to all the products of the ground. When King David took the first great collection for the temple at Jerusalem, which brought to the treasury more than \$25,000,000 in gold, besides other precious materials, his heart was strangely moved as he contemplated the offering, and, recognizing the good hand of God in it all, he exclaimed: "Thine, O Lord, is the great-

ness and the power, and the glory, and the victory, and the majesty: for all that is in the heaven and in the earth is thine. . . . All things come of thee, and of thine own have we given thee. . . . O Lord our God, all this store that we have prepared to build thee an house for thine holy name cometh of thine hand, and is all thine own."

There are myriads of estates, small and great, with their title-deeds upon the records of this and other countries, but back of them all is the Mosaic record, "In the beginning *God created* the heaven and the earth." Across the face of every instrument representing values, whether it be a deed or mortgage, a bond or bequest, is written in imperishable characters, "The earth is the Lord's and the fulness thereof." We do not possess anything in an absolute sense—a fact which ought to humble us and lead us to a fuller realization of our entire dependence upon the great Source of all blessings.

The very air we breathe is His breath; the sunlight is his smile; the water we drink comes from his fountain; the raiment we wear is a gift from his unfailing storehouse. A man may live in a costly mansion, furnished with all that taste can suggest, or money purchase, but it does not belong to him. The foundation-stones came from God's quarry, the lumber from his forest, and the furniture from the hands of his artisans. For the present a man may control vast herds and flocks, but he has no *real* claim on them. A man may have

some kind of title to farm after farm, or to whole business blocks in the city, but, after all, they are not his. For a time he may be in possession of vast mining interests, and count his silver and gold by millions, but at best he only holds these things in trust. Hear the word of the Lord: "For every beast of the forest is mine, and the cattle upon a thousand hills. . . . If I were hungry, I would not tell thee; for the world is mine, and the fulness thereof." Again: "The silver is mine, and the gold is mine, saith the Lord of hosts." "What hast thou that thou didst not receive?" The image may be Cæsar's, but the gold is God's. "A man who makes an article entirely out of his own materials, and from his own resources, is supposed to own it. If he lends it, and the borrower changes the form or use or name, do the changes make him the owner? Does not the admission that God made everything carry with it the admission that he owns everything?" Paul gives us an exalted view of this subject in Colossians 1: 16, "By him were all things created, that are in heaven, and that are in earth, visible and invisible, whether they be thrones, or dominions, or principalities, or powers; all things were created by him and *for him*." His claims are not only universal, extending to all worlds, but they are specific, including *all* created things.

Then, in what dost thou boast, O man? How poor and helpless! and so thou must remain. God does not propose to convey away his right and title

as absolute owner of all things. "He has generously permitted generation after generation to use his possessions, but at no time has he surrendered his proprietorship." He is still, and ever will be "Lord of heaven and earth." This ownership includes man himself—the whole man. "Ye are not your own, for ye are bought with a price; therefore glorify God in your body, and in your spirit, which are God's." But the discussion of this particular thought is reserved for another chapter.

MAN'S STEWARDSHIP.

“THE practice of Christian stewardship means much more than giving liberally of one's income; it means the getting and holding and spending of all one's income according to the will of God.”—*Cook*.

“Giving is the nobler part of man, the side of him that lies highest and nearest to God.”

“I will hold what I have as Christ's; holding it so I instantly yield it at his call, saying, ‘Thine, O wounded, blessed Christ, thine is the right.’”—*M. Rhodes, D. D.*

“Money itself is neither good nor bad; it is simply force. It is like the lightning or the sun-beam—it withers or nourishes; it smites or does our bidding: it devastates or fertilizes, according as it is used by us. Whether money is good or bad depends on whether it is sought for in right or wrong ways, used wisely or unwisely, squandered where it does harm, or bestowed where it does good.”—*J. Cameron Lees, D. D.*

“When we give ourselves to the Lord Jesus by an everlasting covenant, he admits us into a wonderfully endearing copartnership, a sort of sacred stock company or firm of which the Father and the Son are senior partners. Into this copartnership

Jesus puts all he is and all he has, and we put in all we have and all we are, the combined stock to be used as the needs of the firm require. Can it be possible that the Lord Jesus would take advantage of the generosity and devotion of his people and allow them to suffer when they confidingly place all they have at his disposal?"—*Rev. M. T. Lamb.*

CHAPTER II.

MAN'S STEWARDSHIP.

IF we recognize God's absolute proprietorship of all things, it naturally and necessarily follows that we are *stewards*, and as such are simply intrusted with his property. The office of a steward is significant. He manages the affairs of another without laying claim to ownership. Of Abraham's faithful old steward it is said, "All the goods of his master were in his hand." This idea is clearly set forth in the parable of the talents, as found in Luke, nineteenth chapter: "A certain nobleman went into a far country to receive for himself a kingdom and to return. And he called his ten servants and delivered them ten pounds, and said unto them, Occupy till I come." The servants did not claim anything themselves; they were only stewards. When the reckoning time came they said, "*Thy* pound," "*Thy* pound." It was another's money which they handled, and for which they were responsible. The pounds were not a gift, but a trust; the servants were in no sense owners, but stewards—nothing more.

Paul carries this thought up into a higher realm, and speaks of ministers as "stewards of the mysteries of God." It is a great thing to be God's steward, to handle his money, to manage his af-

fairs, of whatever nature they may be; great because of the unbounded resources at our command, and because of the responsibility connected therewith. It would not mean a great deal to be a steward for some men, because they do not control much; but to be the Lord's steward has an infinite meaning, since his possessions are boundless.

“My Father is rich in houses and lands,
He holdeth the wealth of the world in his hands;
Of rubies and diamonds, of silver and gold,
His coffers are full, he has riches untold.”

And yet the present control of these things—these “houses and lands,” this “silver and gold”—is committed to us. “Moreover it is required of stewards that a man be found faithful.” As a steward is accountable for the trust committed to him, he must be honest and administer it according to the wish of the owner, and with his interests in view. He must be faithful. Jesus, in Luke 12:42, speaks of the “faithful and wise steward,” commending him for his honesty and discretion, and promising him great reward. Fidelity does not depend upon the quality or quantity of the gifts intrusted to us, but upon the use to which they are put. The man with two talents is commended the same as the man with five, because he has been equally faithful. Responsibility and faithfulness go together. “God's ownership of all things, and man's stewardship as a consequence of that ownership,

are truths which have a most direct bearing upon the entire realm of human life and action."

Christian stewardship includes more than mere temporalities; it may be extended in its application to the entire man, and to his whole life. We are responsible to God for our time, as well as for our money; for the right use of our physical energies, as well as for the proper cultivation of mind and heart. Every blessing which the all-loving Father bestows upon us involves stewardship, and we can no more evade the responsibility connected therewith than we can get along without the blessing itself. Absolute self-surrender to God must precede the devotement of what we have. In the divine plan, persons come before things.

In II. Corinthians, eighth chapter, the apostle aims to stir up the liberality of his brethren by telling them what the churches of Macedonia had done, and how they "first gave their own selves to the Lord." "Personal consecration must precede purse consecration; self-consecration must go before wealth consecration." "Though I bestow all my goods to feed the poor, and though I give my body to be burned, and have not charity, [that is, if, after doing these things, I do not sustain a proper relationship to God,] it profiteth me nothing." The man who seeks to employ his wealth and time in doing good, without first surrendering himself to God as an offering, does not clearly understand all that is implied in Christian stewardship. This is the crucial point in the whole

matter—the one test which God's Word applies. If we fail here, we fail everywhere else in the end.

“Give strength, give thought, give deeds, give pelf,
Give love, give tears, and give thyself.

Give, give; be always giving,

Who gives not, is not living;

The more we give, the more we live.”

Nothing will count in our favor at the last great day, if the heart and life have not been surrendered to the Savior. It is not the gift that sanctifies the altar, but the altar that sanctifies the gift. We cannot emphasize too strongly the importance of a clear conception of our relationship to God, if we would understand fully the use we are to make of the material things which he puts in our hands.

If, then, we are stewards, what proportion of our income should be given directly to the cause of benevolence? This brings us at once to a controverted point in the discussion of the subject—one that must be settled unselfishly and in the fear of the Lord. It has already been made clear, I think, that all belongs to him “who giveth us richly all things to enjoy.” In Deuteronomy 8:18, it is recorded, “But thou shalt remember the Lord thy God; for it is he that giveth thee power to get wealth”; and we should earnestly seek his guidance in its distribution. We must be honest. The nobleman, “whose we are and whom we serve,” will return by and by to reckon with us. “Give an account of thy stewardship,” will mean a most

searching inquiry into every transaction which involved the handling and disposing of his money.

The consecration of our temporal substance to the service of Christ does not mean that we are to bestow *all* we have—all we make—upon charitable objects; for we would thus pauperize ourselves and families. Such a policy would largely defeat our usefulness to others. If business men were to give away *all* they make, they would soon have no capital to invest, hence no money to disburse. We are to spend what is really needful *on* ourselves, but not for ourselves. We belong to God, so it must be spent for him. He knows that our bodies need food and clothing and shelter; that they must be cared for when sickness and the infirmities of age come on. He knows that our minds need that cultivation and training which only schools of learning can give. The very fact that he has provided food and raiment and educational advantages, all for our good, is proof that he would have us avail ourselves of these things, and that he puts money in our hands for that very purpose. When it is thus wisely used it is spent for his glory.

But a part of our income ought to be given outright to benevolent objects. This has ever been God's plan, and, in the very nature of things, will so continue for all time. He has ordained it, not only for the good and comfort of the worthy needy, who are to share our bounties, but for our own good as well; for such a bestowment of a just proportion of our earnings is one of the surest ways

of enriching the life of the giver. "It is more blessed to give than to receive." This is one of the Savior's beautiful sayings, and certainly he who gave himself for others, and who possesses "all things," that he may freely and abundantly bestow his blessings upon his creatures, can speak with authority upon the subject. Giving for the good of others, out of a loving heart, has its reflex influence, which invariably makes the contribution worth more to the donor than to the one receiving it.

Far back in Old Testament history the tithe was required. This is so universally understood and admitted that scriptural proof is scarcely necessary. In Genesis, fourteenth chapter, the system first comes to notice, and is taught thereafter, both by precept and example, down to Malachi, who raises the searching and all-important question, "Will a man rob God?" And then, with a divine authority, appeals to the people, "Bring ye all the tithes into the storehouse." Giving was an important part of Jewish religion and worship. No one dared to appear before Jehovah without an offering. It was the straight edge which he laid upon every life, and by which all service was tested. It may be noted here, however, that tithing was by no means confined to the Jewish race. The custom was observed among the Arabians, Phœnicians, Greeks, Ethiopians, and others. Grotius, the historian, says that, according to both Greek and Latin records, the practice may be

traced back to the most ancient nations. In proof of this statement, it is quite unnecessary to cite instances, though they are numerous and convincing.

Coming to the New Testament, we do not find the duty and importance of worshiping God in our offerings diminished a whit, but there seems to be no reference to tithing as a divine requirement. The scripture in Matthew 23:23, usually relied upon to show that the tenth system received the Savior's sanction, and, therefore, is made binding on the Christian church, refers solely to the Jewish law, and its application to those living under it. The scribes and Pharisees were sticklers for the observance of customs, and Jesus, taking advantage of this, commended them for keeping that part of the law which made tithing their duty, but condemned them for omitting the weightier matters, such as judgment, mercy, and faith.

While the spirit of Old Testament benevolence is to be continued and enlarged, the observance of the Mosaic law is not enjoined. It is rather taken up by Paul and glorified, in that he makes an enlightened Christian conscience the standard by which our gifts are to be measured. Under the law, a tenth was the rule, but, sometimes, much more was actually given. Numerous special offerings were made by the more prosperous, which, in some cases, added an extra tithe, or more; but under grace no effort is made to determine by any specific enactment just what we shall give. It is clear, however, that if, under the old order of

things, the setting apart of a tenth for religious purposes was essential to a life of fellowship with Jehovah, the standard has not been lowered for us who live under the gospel's blazing light. We may safely go farther and say that, since our facilities for acquiring wealth are ever enlarging, and the objects of benevolence are constantly increasing, much more is required of us; but only as a free-will offering.

Under our present complex and expanding commercial system, it is much more difficult to determine the tithe than it was in olden times. There were but few professions then. The increase in the herds and flocks, and the simple fruits of the vine and soil were the main sources of income to be tithed. The method of division was simple; but to-day it is quite different. In the whirl of business activities many a man, honest and upright, cannot tell what he is worth, nor what he is making. His financial projects await the development and consummation of his plans. Hence, in the matter of his offerings, he cannot follow any set rule; the appeal is to his moral sense, and by that standard, which is always pleasing to God, his contributions are made.

Then, be it remembered, there exists a great diversity of opinion as to what constitutes tithing. Raise this question in any religious assembly, and at once there is disagreement. Which are we to tithe, our gross or net income? What expenses are to be deducted? Where and how are we to

draw the line between our income and outlay? These, with many other similar questions, will be propounded and discussed; but no satisfactory conclusion reached. After all, each man has his own interpretation of the system, and practices it according to his notion. Paul was prophet enough to see the difficulties that would arise over the question in the far-distant ages—how hard it would be to teach and enforce an enactment over the meaning of which the best Christians themselves would divide. Hence, in one master effort, he lifted the whole subject up from the plane it had occupied for ages into the realm of *love*, where an enlightened judgment and a quickened sense of gratitude are brought into play in determining how much and to what particular objects we shall give. By planting the standard there he would remove all grounds of controversy over a point so vitally connected with the growth of the church and the ultimate salvation of mankind.

THE CHRISTIAN SYSTEM OF GIVING.

“THE idea of the offering as a central act of worship—as a condition of appearing before the Lord in his house—passed over from the Jewish Church to the Christian as naturally as prayer. Men are to be taught that giving to the Lord is an essential part of public worship.”—*Hugh Miller Thompson*.

“The law of the tithe is not expressly restated in the New Testament, but the principle is retained as being essentially of the gospel system (Hebrews 7:9), and the whole scheme of Old Testament beneficence under grace is taken up and glorified into a large-hearted, liberal, and systematic habit of giving to God.”—*George F. Pentecost, D. D.*

CHAPTER III.

THE CHRISTIAN SYSTEM OF GIVING.

PAUL lays down four rules which cover the entire field of giving, three of which may be found in I. Corinthians 16:2, "Upon the first day of the week let every one of you lay by him in store, as God hath prospered him." This is the new order under grace.

1. He states *when* we are to give—"upon the first day of the week." This denotes system. We may not always be able to observe the rule to the letter, for with some the income is irregular. Many are not paid for their labor, or for what they may have for the market at the end of each week, nor even at the close of each month, but by the vast majority of persons regular and frequent contributions may be made. Impulsive and haphazard giving is not wise. Some one has aptly remarked, "We are ready for the collection in the sanctuary when we have first made the collection in the home." Money for God's cause should be thoughtfully and honestly set apart; but in this the many fail. If they are in church, they may give; if absent, they do not. If privately solicited, they give much, little, or nothing, just as they may happen to feel. If never asked, they never contribute.

There are two things especially to be gained by observing the apostle's method:

(a) It makes giving easier. Laying by small sums each week, or month, is much better than to pay the full amount outright at the end of the year. Ten cents a week could be set aside by the poorest individual, (who has an income at all,) which would aggregate five dollars and twenty cents for the year, while it would be impossible for that person to pay the full amount out of the earnings of any one week or month. The most poverty-stricken man in the neighborhood will somehow find ten cents a week for tobacco; but if he had to pay the five dollars and twenty cents at once, he would be compelled to abandon the luxury. It is the setting apart of ten cents every seven days that enables him to continue the use of the narcotic. Why not follow the same plan in supporting the gospel? Such was the practice of the early church. It is a common-sense method, and appeals to the intelligence of all thoughtful Christians.

(b) This plan never fails to benefit the home in which it is observed. I never visit a family where there is a divine treasury, and money is constantly going into it, without feeling that God himself is there. If there are children in the home, it never fails to increase their respect for the church. It intensifies and makes practical the very spirit and meaning of our holy Christianity; and upon such a course the blessings of God must, and will rest.

Reader, if you have never tried this plan, begin it at once, and see what great things will come from it—how your ability to help others, who need your sympathy and aid, will be enlarged, and, above all, see how God will enrich your life as the result of simple trust.

“For the heart grows rich in giving,
All its wealth is living grain;
Seeds which mildew in the garner,
Scattered, fill with gold the plain.”

2. We are plainly told *who* shall give. “*Every one of you.*” No one, well-informed, can escape the duty and be a Christian in the best sense. All have received, so all must give. But in glancing over the churches to-day we are pained to see so large a per cent. of the membership giving nothing at all. A few carry the burdens, which are sometimes exceedingly heavy, while the many permit them to do so. Too many want to ride in the gospel car at the expense of somebody else. They must be in the “band wagon,” of course, but others must furnish the music and propelling power.

“Every one of you,”—no member is to be excused. “Many hands make light work.” In II. Corinthians 8:13, 14, we read, “For I mean not that other men be eased, and ye burdened, . . . but that there may be equality.” This reads as though Paul knew of persons who were inclined to shirk duty in this respect, and thus cause an

unnecessary burden to be laid upon others. The fact that one man gives a thousand dollars does not relieve me from my part in the work. This is what constitutes equality.

When Jesus saw the poor widow's offering,—two-fifths of an American cent,—he did not rebuke her with the observation that she was not able to give anything, or that her family needed all that she had, and much more. No, no! But, on the other hand, he commended her for her faith and devotion, declaring that she had given more than all the rest. It was the casting in of her heart that enriched the gift and thrilled the Master himself with delight.

It is just as much a privilege for the indigent to give out of their deep poverty as it is for the rich to bestow with unstinted hand. Under the Mosaic code, it was possible for "every one" to make an offering. If the worshiper was too poor to bring a lamb or kid as a sin or trespass offering, he brought two turtle-doves or two young pigeons; if not so much as these, then a handful of fine flour was accepted. Something must be presented to test his faith and purpose of heart. So to-day, the acceptable offering and worship go together. It is God's own arrangement. No matter if the gift is small and valueless in the estimation of men, the all-wise Father knows what it represents, and has for the humble, honest giver a benediction of exaltation. And be it remembered that no amount of praying and talking, or singing and

shouting can be substituted for the *offering* which is clothed with such vital significance.

In this connection it might be well to emphasize the duty of Christian parents in cultivating in their children the habit of giving, for are they not included in "every one of you"? They may not have of their own to lay by, except as the parents plan with them to that end, but by all means they should be encouraged to make or save something for the collection-box. It is a serious mistake for the husband and father to pay for the whole family. True, he may furnish the money directly or indirectly, but each should be permitted to present his or her own offering. Many a child is robbed of the pleasure and sweetness of giving by the thoughtlessness of parents and pastor. Yea, more, too many grow to mature years without the least possible interest in the support of the gospel in any way. "Every one of you." The rich must give because it is through their charities that the needy are to be supplied; their gifts are essential to the well-being and happiness of others. The poor must also give, not only for the little help they may render their fellows, but that they may share the blessings which come from a faithful performance of duty.

THE CHRISTIAN SYSTEM OF GIVING.

“Our beneficence is as much a matter of grace as is faith, utterance, knowledge, diligence, and love, and should be cultivated and practiced as we do these recognized spiritual gifts.”—*G. F. Pentecost, D. D.*

“Therefore, as ye abound in everything, in faith, and utterance, and knowledge, and in all diligence, and in your love to us, see that ye abound in this grace also.”—*Paul.*

“Charity giveth itself rich; covetousness hoardeth itself poor.”

“Not what we give, but what we share,
For the gift without the giver is bare.”

—*Lowell.*

“I believe that the diffusion of the principles and practice of systematic beneficence will prove the moral specific of our age.”—*Gladstone.*

CHAPTER IV.

THE CHRISTIAN SYSTEM OF GIVING—CONCLUDED.

IN the preceding chapter attention was called to both systematic and universal giving as required under the gospel. The apostle continues his argument by indicating—

3. The extent of our giving—“*as God hath prospered him.*” By following this plan the rich will give their full share: the poor likewise, to the extent of their ability. The satanic idea is, “Get all you can, and keep all you can”; the Christly idea, “Get what you honestly can, and give what you wisely may”; and the carrying out of this latter principle, so high and holy, is made the duty of all Christians.

Paul does not lay down a rabbinical maxim of a tenth, or more, to guide us in our offerings, but he leaves the measure of every man’s charity to his own conscience. It is a principle, rather than a rule, that he would establish. Am I God’s child? Then, I have surrendered myself, my whole self, to him. If his, I must do right. No tax is laid upon me for religious purposes: no standard requiring any certain amount is set up as a test. The appeal is to my honesty—to my sense of duty and gratitude. If unwilling to obey these higher impulses, I unchristianize myself, and stamp with

falsehood my profession of loyalty to Christ. "As God hath prospered him." This is as if Paul had said to each Christian, "Ask thyself the question, 'How much owest thou unto thy Lord?'" And with what thoughtfulness and honesty should the question be answered.

While under grace the individual is left to settle for himself the extent of his offerings, without the constraint of any written law, yet with the masses the tithe system is a good rule to follow. It constitutes a good starting-point in the scale of giving. The man who gives a tenth, as a general thing, will not go far wrong. Under certain conditions, however, this may be too much; under others, much less than is required. If a man on a yearly salary of five hundred dollars can support a family and give fifty dollars, the young man, next door to him, who gets the same wages, and has no one but himself to provide for, ought to give a good deal more. If five persons on a salary of one thousand dollars each support their families and contribute in the aggregate five hundred dollars, should not the one man who makes five thousand dollars put into God's cause vastly more? In the first instance, five families are supported out of the five thousand dollars; in the latter case only one family. Twenty-five hundred dollars a year for benevolences is a mean little offering from the one whose income is twenty-five thousand dollars. One man's tenth is, in many instances, more than another man's third. Jesus knows the ability of

every man. He sits "over against the treasury"—in plain view of it. If we really want to give, he knows it; if we seek to withhold, he also knows it. He weighs in the same balances both the gift and the giver. Nothing is concealed from his all-penetrating eye.

If a property owner should refuse to pay taxes for the support of the government under which he lives, and which guarantees to him protection and liberty, he would be considered disloyal, and unworthy of its citizenship. Can anything better be said of the Christian, so called, who claims a place in the kingdom of God, enjoying its blessings and privileges, and yet refuses to support that kingdom? To say that such a one is inconsistent is putting it too mildly. His very conduct renders him an "alien to the commonwealth of Israel."

A prosperous Christian merchant, in answer to inquiries about his method of giving, says: "In consecrating my life anew to God, aware of the ensnaring influence of riches, and the necessity of deciding on a plan of charity before wealth should bias my judgment, I adopted the following system: I decided to balance my accounts, as nearly as I could, every month; and, reserving such portion of profits as might appear adequate to cover probable losses, to lay aside, by entry on a benevolent account, *one-tenth* of the remaining profits, great or small, as a fund for benevolent expenditure, supporting myself and family on the remaining nine-tenths. I further determined that if at any

time my net profits—that is, profits from which clerk hire and store expenses had been deducted—should exceed five hundred dollars in a month, I would give twelve and a half per cent.; if over seven hundred dollars, fifteen per cent.; if over nine hundred dollars, seventeen and a half per cent.; if over eleven hundred dollars, twenty per cent.; if over thirteen hundred dollars, twenty-two and a half per cent.; thus increasing the proportion of the whole, as God should prosper, until, at a thousand and five hundred dollars, I should give twenty-five per cent., or three hundred and seventy-five dollars per month. As capital was of the utmost importance to my success in business, I decided not to increase the foregoing scale until I had acquired a certain capital, after which I would give one quarter of all net profits, great or small; and on the acquisition of another certain amount of capital, I decided to give half, and on laying by what I determined would be a sufficiency to run my business, then to give the whole of my net profits. It is now several years since I adopted this plan, and under it I have built up a handsome capital, and have been prospered beyond my most sanguine expectations. Although constantly giving, I have never yet touched the bottom of my fund. This system has been of great advantage to me, enabling me to feel that my life is directly employed for God. Happy privilege, which the humblest may enjoy, of thus associating the common labors of life with

the grateful service of the Savior, and of making that which naturally leads the heart *from* God subserve the highest spiritual good."

A minister writes: "I have been in the active work of the pastorate thirty-seven years, and have been an observer of the results of Christian giving, and I have never known one case where a Christian faithfully and uniformly gave conscientiously and proportionately, who was not highly prospered in his temporal affairs. These are the very men God can trust with earthly goods."

A shoemaker was asked to explain how he contrived to give so much out of his meager earnings. He replied that it was easily done by obeying the precept, "Upon the first day of the week," etc. "I earn," said he, "one day with another, about a dollar a day, and I can, without inconvenience to myself or family, lay by five cents of this sum for charitable purposes; the amount is thirty cents a week. My wife takes in sewing and washing, and earns something like two dollars a week, and lays by ten cents of that. My children each earn a shilling or two, and are glad to contribute their penny; so that, altogether, we lay by in store forty cents a week. If we have been unusually prosperous we give more. The weekly amount is deposited every Sunday morning in a box kept for that purpose, and reserved for future use. Thus by these small earnings, we have learned that it is more blessed to give than to receive. The yearly amount saved in this way is about twenty-five dol-

lars, which I distribute according to the best of my ability."

"The liberal soul shall be made fat," and "He that watereth shall be watered also himself." It may require a stretch of faith to believe this, but a willing, faithful conformity to the gospel requirements will as certainly bring to us a realization of its truth.

The late John Dodds, one of the wealthiest men in the United Brethren Church and, withal, one of its largest givers in his day, has told us that dividing profits with God was to him the highway to success in his temporal affairs. His own language is, "The more I made the more I gave; and the more I gave the more I made."

John Bunyan said:

"A man there was, some called him mad;
The more he cast away, the more he had."

Nathaniel Cobb, a devoted member of the Baptist communion, has given us a notable example of what an honest heart can do, and of how a man can serve God with his money. His covenant with Jehovah should be printed in large type and hung up in the home of every Christian in the land. Here it is: "By the grace of God I will never be worth more than fifty thousand dollars. By the grace of God I will give one-fourth of the net proceeds of my business to charitable and religious purposes. If I am ever worth twenty thousand dollars, I will give one-half of my net profits; if I

an ever worth thirty thousand dollars, I will give three-fourths; and the whole after fifty thousand dollars, so help me God or give to a more faithful steward and set me aside." By faithfully observing this covenant he could say, when dying, "By the grace of God, nothing else, I have been enabled, under the influence of these resolutions, to give away more than forty thousand dollars. How good the Lord has been to me!"

What a joy there is in giving for the good of others! What a blessed fellowship an honest partnership with Jesus brings! How money-making is sanctified, and becomes a duty, when the end is to "distribute to the necessity of the saints."

When John Wesley's income was thirty pounds, he lived on twenty-eight, and gave two; when it finally arose to one hundred and twenty, he still lived on twenty-eight, and gave all the remainder. Such was his notion of beneficence. Nothing less would satisfy his conscience; nothing less would adequately express his gratitude for mercies received. While but few might feel compelled to give as largely as Mr. Wesley did, yet undoubtedly his was the true spirit.

I am inclined to the opinion that many to-day, of slender resources, are doing their full share, and more. Like the Macedonian Christians, "the abundance of their joy and their deep poverty" is "abounding unto the riches of their liberality." On the other hand, it is evident that the great body of well-to-do and rich people do not under-

stand the measure of their duty and privileges. They do not know what it means to make sacrifices—to do without something which they really need in order to bless others. Service and suffering never touch at any point in their lives.

We must face this whole question in the fear of God. Nothing graver confronts us as we enter upon the new century. A poorly paid ministry, poorly equipped colleges, a lack of church-houses and parsonages, and a lack of workers for the foreign field, all emphasize the need of larger giving. The lack of funds for the support of these various departments of the church does not result from the inability of professed Christians to give, for they control a large portion of our country's wealth; but it grows out of their indifference and absolute selfishness. They have the money, but will not give it. The accumulations of many have become so enormous that they are at a loss to know what to do with them. In fact, they are doing nothing with them except to make still more money. The pittance they eke out to the church is merely such as will give them standing and respectability therein; so the work of the kingdom is hindered, and the coming of Jesus delayed. But God, in his unerring wisdom, will put the responsibility where it belongs. The bank account, the worth and products of the farm, the earnings of the week, the increase in stock values, are all known to him. He understands what every man is able to give, and he is cognizant, also, of every falsehood told,

and of every deception practiced with the view of avoiding financial responsibility.

The cross of Christ should shame us out of everything like littleness, for "he died for all that they which live should not henceforth live unto themselves, but unto him who died for them and rose again." Here the apostle touches a chord which vibrates through our entire Christian system, and awakens a willing, loving response in every soul that has been quickened by the resurrection power. Selfishness is impossible where the life, without reserve, is given to Christ.

4. We are to give *willingly* and *cheerfully*. In II. Corinthians 8:12, it is written, "For if there be first a willing mind, it is accepted according to that a man hath, and not according to that he hath not." Also, in the ninth chapter and seventh verse, we read, "Every man according as he purposeth in his heart, so let him give, not grudgingly, or of necessity, for God loveth a *cheerful* giver."

If we substitute the word "hilarious" for "cheerful," we shall get a little clearer view of the apostle's thought, and of the spirit in which our offerings should be made. An exuberance of joy—feelings of intense delight—should accompany every gift which carries with it a blessing for others. King David, in recounting the liberality of his people when they were gathering materials for the temple, uses the expression, "Offered willingly," six times in the first seventeen verses of

the twenty-ninth chapter of First Chronicles; and the same expression, or its equivalent, is found eight times in the thirty-fifth and thirty-sixth chapters of Exodus, in connection with the building of the tabernacle. "*Offered willingly!*" God does not look so much at the magnitude of the gift as he does at the willingness with which it is given, and the relation it bears to the means of the giver. With us the question is, How much did the hand give? With God the inquiry is, How much did the heart give?

Among the Jews was the saying, "In all thy gifts show a cheerful countenance, and dedicate thy tithes with gladness." "Not grudgingly," or, "Not of grief," as a better rendering would make it read. Sometimes men give and then grieve over it, wishing for their money back again. For such givers there is no blessing. No individual, possessed of the finer feelings of the true lady or gentleman, would receive a gift from a friend if presented in such a spirit. In Tahiti, when offerings were asked for the cause of missions, a native brought a quantity of cocoanut oil to the queen in a bad spirit, saying, "Here are five bamboos of oil; take them for your society." "No," said the queen, "I will not mix your angry bamboos with the missionary oil; take them away." Cheerfulness invariably adds value to the offering. "Nor of necessity." Too many, it is to be feared, give only in this way. Like a sponge, they never respond except when squeezed. It is not in their

hearts to give, but they do so simply to keep pace with their neighbors, or to maintain a respectable standing in the church and community in which they live.

If a man contributes one hundred dollars under pressure, when he only wants to give twenty-five, he may expect credit in God's book for only one dollar in four—the exact amount which the heart gives.

I think it may be truthfully said that cheerful, willing givers are the happiest people on earth. Their roseate natures make them centers from which good cheer radiates in every direction. Living as they do, far up in the mount of beatitudes, they have learned the divine art of bestowing upon others, in no small degree, the spirit and blessings which the Christ so lovingly imparts to them.

How glorious the gospel method of giving! No constraint is placed about us. "Every man as he purposeth in his heart, so let him give." *How just the principle!* "As God hath prospered him." "According to that a man hath, and not according to that he hath not."

How sweet and tender the motives appealed to! "For ye know the grace of our Lord Jesus Christ, that, though he was rich, yet for your sakes he became poor, that ye through his poverty might be rich." "Thanks be unto God for the unspeakable gift." To give with the thought of receiving in kind is selfish: it is putting strange fire on God's altar. The great apostle points us to the exalted

Savior as our example, and appeals to our love for him as the ground of our offerings.

How gracious the encouragement! "And God is able to make all grace abound toward you; that ye, always having all sufficiency in all things, may abound to every good work, . . . being enriched in everything to all bountifulness."

But, alas! how few are measuring up to the gospel plan. How few really know, from experience, the blessedness of taking God at his word, and of rendering to him that willing, joyous service which only the faithful steward can give. The great body of church people have barely reached the borderland of true beneficence; and no problem thrust upon the pulpit to-day is more serious than that of leading them away from worldly methods and ideals into that larger field of giving so clearly indicated by Paul in his instructions to the Corinthian church.

THE HARVEST.

“To PRAY for a harvest, and yet refuse the seed for the necessary sowing, would be the height of folly. To expect an abundant harvest while sowing with a meager and sparing hand is to expect God and nature to contradict themselves.”—*G. F. Pentecost, D. D.*

“My God shall supply all your need according to his riches in glory by Christ Jesus.”—*Paul.*

“The property we spend upon ourselves perishes in the using; the property we spend upon Christ becomes a part of the inheritance incorruptible, undefiled, and that fadeth not away.”—*Hugh Mac-Millan.*

On an old monument in the parish of Leek, Staffordshire, England, is written:

“As I was, so be ye;
As I am, ye shall be;
That I gave, that I have;
What I spent, that I had.
Thus I end all my cost:
What I left, that I lost.”

“Money cannot buy peace, an easy conscience, victory in death, or give us back the years that are

lost. Money cannot redeem a ruined soul. It can, however, be transmuted into a glorious, eternal reward if consecrated to God and rightly used in his service.”—*Rev. G. W. Arnold.*

CHAPTER V.

THE HARVEST.

“BUT this I say, He that soweth sparingly shall reap also sparingly, and he that soweth bountifully shall reap also bountifully” (II. Corinthians 9: 6). This should be given the broadest interpretation, and applied, not only to the present time, but as well to the life to come. The metaphor of the harvest implies that the more generous the gift, the richer the reward.

The relationship between seed-sowing in spring-time, and the harvest-gathering in autumn, is clear. One implies the other. The husbandman spares not the seed, but casts it into the earth. There is no other way, if he would gather a harvest. It requires patience to wait, but at the appointed time the sickle is thrust in and the grain garnered. On the same principle, we make our money yield the richest fruitage, both here and hereafter. Like the seed deposited in the soil, we may, for the time, lose sight of it; we may have to wait in faith, but as certainly as God reigns, and is just, he will cause it to bear fruit. Nor should we forget that the reaping, whether in natural or spiritual things, will be in proportion to the seed sown. “He that soweth bountifully, shall reap also bountifully.” “Cast thy bread upon the waters;

for thou shalt find it after many days." If much is found, it will be because, with unstinted hand, it was cast upon the waters.

The connection between our benevolence here and the enjoyment of the life beyond should be given tremendous emphasis in the discussion of the money question. "Charge them that are rich in this world, that they be not high-minded, nor trust in uncertain riches, but in the living God, who giveth us richly all things to enjoy; that they do good, that they be *rich in good works*, ready to distribute, willing to communicate, *laying up in store for themselves a good foundation against the time to come, that they may lay hold on eternal life*" (I. Timothy 6: 17-19). Here it is stated clearly that if we trust "in the living God," the bestowment of our temporalities upon others for their good is a sure way of laying up for ourselves "a good foundation against the time to come," and of securing the blessings and enjoyment of the immortal life. We are to be saved through faith, but rewarded according to our works.

Our attitude toward the worthy poor, whoever or wherever they may be, determines very largely our relations to God, and will influence, in no small degree, the verdict of the Judge when the final reckoning comes. In Matthew, twenty-fifth chapter, Jesus gives a most vivid description of the judgment day. The Son of man has come in glory and majesty, with all his holy angels, and is seated upon his throne. The nations of earth,

assembled before him for trial, have been separated "as a shepherd divideth his sheep from the goats." To the good on his right hand he says, "Come, ye blessed of my Father, inherit the kingdom prepared for you from the foundation of the world." But why are they the blessed of the Father? Why heirs to an everlasting kingdom? Not simply because they professed religion and belonged to church in this world; not because they stood high in social and literary circles; not because they controlled great estates. No, not for any of these reasons. Let the Judge himself answer. "For I was an hungered, and ye gave me meat; I was thirsty, and ye gave me drink; I was a stranger, and ye took me in; naked, and ye clothed me; I was sick, and ye visited me; I was in prison, and ye came unto me." But I hear a great chorus of voices inquiring, "Lord, when saw we thee an hungered, and fed thee? or thirsty, and gave thee drink? When saw we thee a stranger, and took thee in? Or naked, and clothed thee? or when saw we thee sick, or in prison, and came unto thee?" Hear the reply: it is one that goes to the very core of practical Christianity, and reveals the divine ideal of service. "Verily I say unto you, inasmuch as ye have done it unto one of the least of these my brethren, ye have done it unto me."

It requires more than mere sympathy or expressions of good will to feed the hungry, and to administer to the sick. *Money is necessary*: and money thus spent becomes a "laid up treas-

ure.” When transmuted into food for the starving, and into shelter for the homeless, it has the stamp of Heaven’s mint put upon it, transforming it into a celestial commodity exchangeable for spiritual blessings.

When the rich young ruler inquired as to what he should do to obtain eternal life, Jesus said, “If thou wilt be perfect, go and sell that thou hast, and give to the poor, and thou shalt have treasure in heaven.” Just two objects were presented—the poor in this world, and the imperishable treasures in the world to come. The answer made by the Savior was as if he had said, “If you would enjoy the blessings of the unending life yonder, see to it that your money is employed in a way to make sweeter and more joyous the lives of the poor about you.” “But when the young man heard that saying, he went away sorrowful; for he had great possessions.”

The rich man described in Luke, sixteenth chapter, did not miss heaven because he had vast possessions, for it is no sin to be rich; not because he had neglected to join the church, for no doubt he was a member in good standing, observing its rituals, and living up to its creed; but he was lost because he lacked sympathy for the poor, and was unwilling to share his abundance with such a one as Lazarus, who was daily laid at his gate. “He that hath pity upon the poor lendeth unto the Lord”; but this man was afraid of the security, and refused to invest.

An old poem describes a Christian soldier of imperial Rome who was known as Saint Martin. Once upon a time he was met by a poor beggar who was almost frozen, and having nothing else to give him, he cut his soldier-cloak in two and wrapped the red robe around the shivering stranger. That night Martin dreamed that he was in heaven and saw the Savior standing among the angels in a red robe just like his former cloak. But it appeared so beautiful; he had never seen anything to compare with it before. One of the angels ventured to ask him where he got the glorious garment, whereupon the Master pointed to the soldier, saying, "My brother Martin gave it to me." This was enough. All heaven burst into praise, and hallelujahs resounded far and near. Then Saint Martin awoke full of joy, and remembered the poor beggar upon whom, in Jesus' name, he had bestowed the humble gift. How charmingly beautiful the lesson! Loving and helping others up to the point of absolute sacrifice is one way, if not the only way, of fellowshiping Jesus in his sufferings, and of making sure the reward of heaven.

The Princess Eugenia went to a certain island for her health. When once there her queenly heart was touched and stirred by scenes of poverty, affliction, and death on all sides. She soon decided to build a hospital for the poor sufferers, and began the work; but ere long she found her means exhausted. One thing only was left to do, and that was to sell her crown jewels—precious heirlooms

that had come down to her through generations. At first her brother, to whom she wrote, refused to send them; but the next time she begged him in Jesus' name to grant the request. They were used in completing the noble undertaking. One day as she was passing through the hospital she entered a room where lay a dying woman. Sitting down by her cot, the poor woman arose on her elbow, and taking the hand of the princess in hers, kissed it again and again, while tears of gratitude fell upon it. "Oh, I am so glad you came," she said, "for if you had not come I should never have heard of Jesus, and could not have died as I now die," and then fell back exhausted. As the noble princess looked at the tears on her hand, which fairly sparkled as the sunlight fell on them, she burst into tears herself, saying, "I have found my jewels again." Every dollar honestly given to the cause of humanity goes into the diadem of King Jesus, and will be found again when we see him in his beauty.

It is related that after the great fire which so nearly destroyed Chicago, three friends met, two of whom had lost all in the flames. One of the unfortunates said to the other two, "Well, thank God there was some of my money placed *where it could not burn*"; then turning away he went cheerfully about the work of building up a new business. His brother in misfortune turned to his companion with the remark, "That man gave away last year nearly a million dollars, and if I had not been a

fool I should have done the same thing." *Nearly a million dollars in one year placed beyond the reach of fire and storm and flood!* Glorious thought! And, best of all, these gifts, so cheerfully put upon the altar of service for the sake of others, will remain safe in God's own keeping amid the final conflagration—a treasure to be enjoyed forever.

The final issue of Christian stewardship will come at the end of all human affairs, when "all getting and giving for God's glory, all prayerfulness and consecration, all unselfishness and liberality and self-sacrifice, whether by those who have little, or by those who have much, will be remembered by the Lord of those servants." Blessed those stewards to whom the King shall say, "Well done, good and faithful servant, thou wast faithful over a little, I have set thee over much, enter into the joy of the Lord."

The good Robert Hall wrote: "It is a base thing to get goods to keep them. I see that God, who only is infinitely rich, holdeth nothing in his own hands (for himself), but gives all to his creatures. But, if we need to lay up, where should we rather repose it than in the treasury of Christ? All my superfluity shall be there hoarded up, where I know it will be safely kept and surely returned to me."

WRONG METHODS OF RAISING MONEY.

“WORLDLY money-making schemes should be banished from the Lord’s house with all the indignation and zeal with which Christ drove the money-changers from the temple. Away with everything from the church that is a mere trick to get money, the influence of which is to crowd out the true exercise of stewardship.”—*Cook*.

“This whole system of supporting religion by the sale of neighborhood trumpery and the giving of entertainments and grand carnivals is a fraud. It is almost like sending Christ out begging bread from his enemies. When the blood-bought church of God, with all her store of wealth, resorts to such miserable shifts to get help from the world, what must worldlings, with their lavish outlay for the pleasure of sin, think of the value of our salvation?”—*E. P. Marvin*.

“There is nothing that stands more in need of Christianizing than the secular affairs of many of our churches.”

CHAPTER VI.

WRONG METHODS OF RAISING MONEY.

I HAVE already emphasized God's plan of securing funds for the work of his church. "Every one" is to give voluntarily, or with "a willing mind," according to ability; "not grudgingly, or of necessity." Very many of the devices resorted to for the purpose of replenishing the sacred treasury are so at variance with the spirit of the gospel, and so obnoxious to the moral sense of the more thoughtful and devout in the church, that they should not be tolerated for a moment. Giving, like prayer or holy song, is an act of worship. It is so recognized all through the Bible. Any method, therefore, which robs it of the element of worship is a perversion of God's plan, and must, in the end, prove a detriment to his cause.

The theory that "the end sanctifies the means," is the rankest heresy, and is advocated and practiced only by those who are unscrupulous in the means they employ. Such schemes for money-getting as fairs, festivals, entertainments, games, and the like, bear no relation whatever to benevolence. Liberality is not measured by any such standard. They do not teach generosity. The appeal is not to the better nature, but rather to the appetite, the lower nature; hence multitudes are

drawn to these things and led to "contribute," not because they love the Savior or have any interest whatever in his cause, but for the reason that they are promised something good to eat, or a program that will amuse and entertain. God's church is not a pauper that it should beg, or cater to the demands of a wicked world in order to get its money.

Would I ask "outsiders" for help? Most assuredly; but I would appeal to their intelligence and sense of right. Their obligations to Christianity should be clearly set before them. The blessings they enjoy, of whatever nature, are the fruits of our Christian civilization. These facts, with others that might be enumerated, certainly ought to furnish sufficient argument when it becomes necessary to appeal to them for aid. Rather than resort to secondary, or questionable methods to draw from them a few dimes or dollars, they might keep their money; for certain it is that such funds have no place in God's treasury. Such contributions, if they may be so called, can prove of no value to those who make them, because they are given in the wrong spirit, and from wrong motives.

These false methods, in many instances, encourage covetousness, as they relieve the well-to-do church people from giving to the full measure of their ability. If the good sisters will plan for suppers and festivals, go out and beg the food needed to feed the people, and, by one device or another, get the sinners of the neighborhood to eat and pay for it, why should the membership give largely?

If the "uncircumcised" can be induced to foot the church's bills, and keep its exchequer replenished, there would seem to be no special call for sacrificing on anybody's part. In hundreds of congregations where these schemes are employed, there may be found individual members who are abundantly able to meet every lawful demand, and that, too, without giving up a single comfort, or withdrawing a single dollar from the capital required to run their business. But they will never do their duty, it is to be feared, nor have occasion to do it, so long as pastors and others encourage such infractions of the divine law.

"Whatever tends to check the growth of liberality is an evil of tremendous proportions, since it strikes at the center of operations, and is followed by a general paralysis of religious activities." If we are so thoughtless as to discard the motives and methods of Christianity, we shall look in vain for its fruits. The system of indirectly securing money for sacred purposes displaces, largely, that free, healthy exercise of vital forces which yields the glorious fruits of beneficence.

It is a grave mistake for any church to resolve itself into a mere financial organization. Consecrated money, to be sure, is essential to success in every line of its work, but the church exists for a higher and nobler purpose than that of money-getting; and if this purpose is faithfully subserved, and the people are won and saved, the financial problem will be easily solved.

Dr. George F. Pentecost, the great evangelist, has this to say respecting worldly methods of raising money: "In almost every town and city where we have gone preaching the word, and to conduct evangelistic services, we have found that these things have eaten the life out of the church, and, in general, prostituted the society and organizations to the end of fleshly lusts and covetousness. In one city, recently, we found that in more than one church these things were being run up to the very last day before the meetings began; and before the meetings closed, committees were in conference arranging for the inauguration of others of the same kind to be taken up as soon as the town was clear of the evangelists, and the special meetings, (which had interrupted the progress of vanity fair,) were closed. I am free to lay it down as a proposition not to be refuted that, in any church where these things are indulged, the work of converting sinners and sanctifying the saints cannot go forward, except at the feeblest and most languid pace, if at all."

The same view was held by Dr. A. J. Gordon, the model preacher and soul-winner of the last quarter of the century just closed. He says: "The nineteenth century is repeating the folly of the fourth century in its prodigious effort to win the world by conforming to the world. Fairs and festivals and feasts, amusements and amateur theatricals, and all kinds of literary and social entertainments, have come in as did the heathen fes-

tivals in the beginning. When we see whereunto all this is tending,—the disgraceful secularizing and demoralizing of the church of Christ,—it is time for somebody to call a halt.”

These sentiments, so vigorously expressed, have the unqualified endorsement of the more spiritual among church people everywhere, many of whom have grown weary of the worldly expedients resorted to in raising money, and yearn for a better way; yet for fear of being looked upon as indifferent to the church's interests, they submit to what they are convinced is questionable, and give it their support. Talk with the members of almost any Ladies' Aid Society, through whose unceasing efforts the funds needed to run the church are provided, and two out of every three are opposed to such methods. Deep down in their hearts is the feeling that the whole business is wrong, and should not be countenanced. They will also tell you that they would prefer to pay their individual proportion of the money needed than to enter into schemes which involve so much worry and slavish toil; but they must submit to those whose genius is ever inventing some new plan by which the unwary among sinners may be decoyed, and thus fleeced of the last cent possible. This policy, which is so directly opposed to God's plan, and which so frequently leads to the desecration of the holy sanctuary, turning it into a trading-mart, and sometimes, I fear, into a veritable “den of thieves,” is responsible, in no small measure, for the inglorious

defeats we oftentimes experience in our efforts to promote spirituality among the people.

The materialistic tendency of this age is alarming. A spirit of commercialism permeates the church. In many a congregation where the question of saving souls is once raised, that of securing money is discussed a dozen times. It absolutely absorbs every other consideration. It is no uncommon thing to hear a minister, before reading his text, announce a bazaar, festival, and entertainment,—all to be held in the interest of his church,—and urge a large attendance upon each and all of the occasions. The prayer-meeting almost deserted; the class-meeting a thing of the past; the temple of worship not half filled at the preaching services; but these unscriptural, faith-dishonoring schemes are emphasized and fairly glorified because, forsooth, there is money in them. No wonder intelligent people of the world grow skeptical in view of such inconsistencies! No wonder they are hard to reach and win and save!

Imagine the Savior standing in one of our pulpits and announcing a "Merchants' Drill," to be held in the church and to be participated in by twoscore young ladies, dressed in fancy costumes. Think of Paul closing a revival because a Japanese bazaar had been arranged to pay the janitor, and to buy a Christmas treat for the Sunday school. Think of John at a "Mum Social," or of Peter giving a dramatic reading in the temple, or of Phœbe arranging for a "Necktie Party," to pay

her expenses to Rome. No saint of Bible times was ever guilty of such worldliness.

Dr. Sylvanus Stall contributes this historical information: "After the church of Rome had preached against the God-ordained law of the tithe, it found itself in the pitiable plight of poverty. To escape from the sad, but inevitable consequences of its sin, it sought to replenish its empty coffers by introducing pilgrimages to its thousand shrines, with bones of saints, sacred relics, and pretended miracles. The divine law was supplanted by the sale of indulgences, and giving, as an act of worship, found its place usurped by lotteries, festivals, shows, theaters, and every device by which priestcraft could extort money from a people ignorant of God's Word." W. O. Fries, D. D., referring to this extract from Doctor Stall, pertinently remarks: "Protestant churches, unfortunately, have adopted some of the unscriptural and iniquitous plans for raising money, and, as a result, we see many of our churches holding fairs, suppers, dramas, tableaux, shows, exhibitions, and various other things, which are often ruinous both to the financial and spiritual prosperity of the church." The New York *Sun* mercilessly arraigns some of the churches of the metropolis for their vicious methods of raising money, and the little reverence they show for God's house. The editorial, in concluding, says: "It is certainly painfully unpleasant to all true followers of the simple, chaste, yet dignified Christ, and to all churches which still pos-

sess a modicum of his spirit, to learn that organizations calling themselves Christian churches, and men calling themselves ministers of Christ, will stoop to such palpable buffoonery. There is certainly need of some one to cleanse these modern temples in the metropolis of our country and elsewhere as the Master cleansed the temple at Jerusalem, and to say, 'It is written, my house shall be called a house of prayer, but ye have made it a place of pleasure and amusement.'" With the voice of a trumpet should we proclaim against these things. The church of the risen Savior cannot afford to depend upon the world's bounty, nor adopt its methods in the conduct of divine affairs.

Rev. J. S. Kendall, a member of the East Ohio Conference, United Brethren Church, went to Cleveland, Ohio, a few years ago and established a mission. He at once decided to follow the Bible plan in running his finances, nor did he fail. Without aid from his conference, or any of the general boards, his handful of poor members built a church and are paying for it. In addition to local current expenses, including one thousand and twenty-nine dollars to the pastor, this little band of eighty-eight members gave to missions last year (1902) two hundred and twenty dollars, and for all purposes two thousand two hundred and fifty-three dollars. In response to an inquiry as to whether his people resorted to any of the modern tactics for raising their church expenses, Mr. Kendall replied: "*Emphatically. No.* And I wish I

could say it loud enough for the whole church to hear. We must make giving a matter of worship, keeping before the people the Bible idea—"And none shall appear before me empty." Make all offerings *freewill*, with the thought, 'Thou God seest me.'

Rev. S. S. Hough, pastor of the Second United Brethren Church in Altoona, Pennsylvania, succeeded years ago in leading his people to adopt the scriptural method of giving. He says: "The only successful way of raising church money, in my judgment, is to give it, and get others to give, as an act of allegiance to our Lord—an expression of our love of partnership. We are too busy planning for the best use of the increasing funds which the Lord is putting into our hands to give any thought whatever to raising money by secondary agencies." The membership of this church is made up of day-laborers, but few of whom own their own homes, yet they meet all local expenses, about three thousand dollars this year (1903), pay the conference assessments, two hundred and fifty dollars, give six hundred dollars to missions general, two hundred dollars toward supporting a conference missionary, besides paying five hundred dollars toward the support of a missionary in Japan. How is this all done? By a voluntary, systematic method. No other will succeed. Numerous other instances, like the foregoing, might be cited to show how God puts his blessing upon the church that trusts his promises and follows his

plan. Oh, if Christians would only decide to abandon this hurtful alliance with the world and seek and follow the divine way! The success of the heavenly kingdom does not depend upon what the sons of Belial do, or refuse to do. The friends of Jesus are abundantly able to meet all the legitimate demands made upon his cause, and will do so, when once the New Testament standard of beneficence is accepted and faithfully carried out in a consecrated life.

It may be argued that some congregations are so weak, numerically and financially, that they cannot possibly meet expenses. This, no doubt, is true; but inability to provide the needed funds by direct offerings is no reason for employing secondary agencies. In every such case the neighboring churches should gladly give aid, just as the churches in Macedonia, Corinth, and elsewhere, sent their contributions to the poor at Jerusalem.

There are very many congregations that ought to take under their care each a mission church, at home or abroad, as they might elect, and give aid thereto until self-support is assured. They are abundantly able to do so, and unless something of the kind is done, they will, sooner or later, find themselves out of sympathy and touch with all that lies beyond the immediate sphere in which they move; and with this lack of interest will come a fatal paralysis of spiritual energies.

How such congregations, blessed so abundantly with material things, need a baptism of aggressive-

ness and a wise leadership to bring out and utilize their latent forces in strengthening, extending, and making triumphant the kingdom of heaven. It is God's plan that the weak shall look to the strong for help, but to the world, never.

COVETOUSNESS.

“THERE was a certain rich man, which had a steward: and the same was accused unto him that he had wasted his goods.”

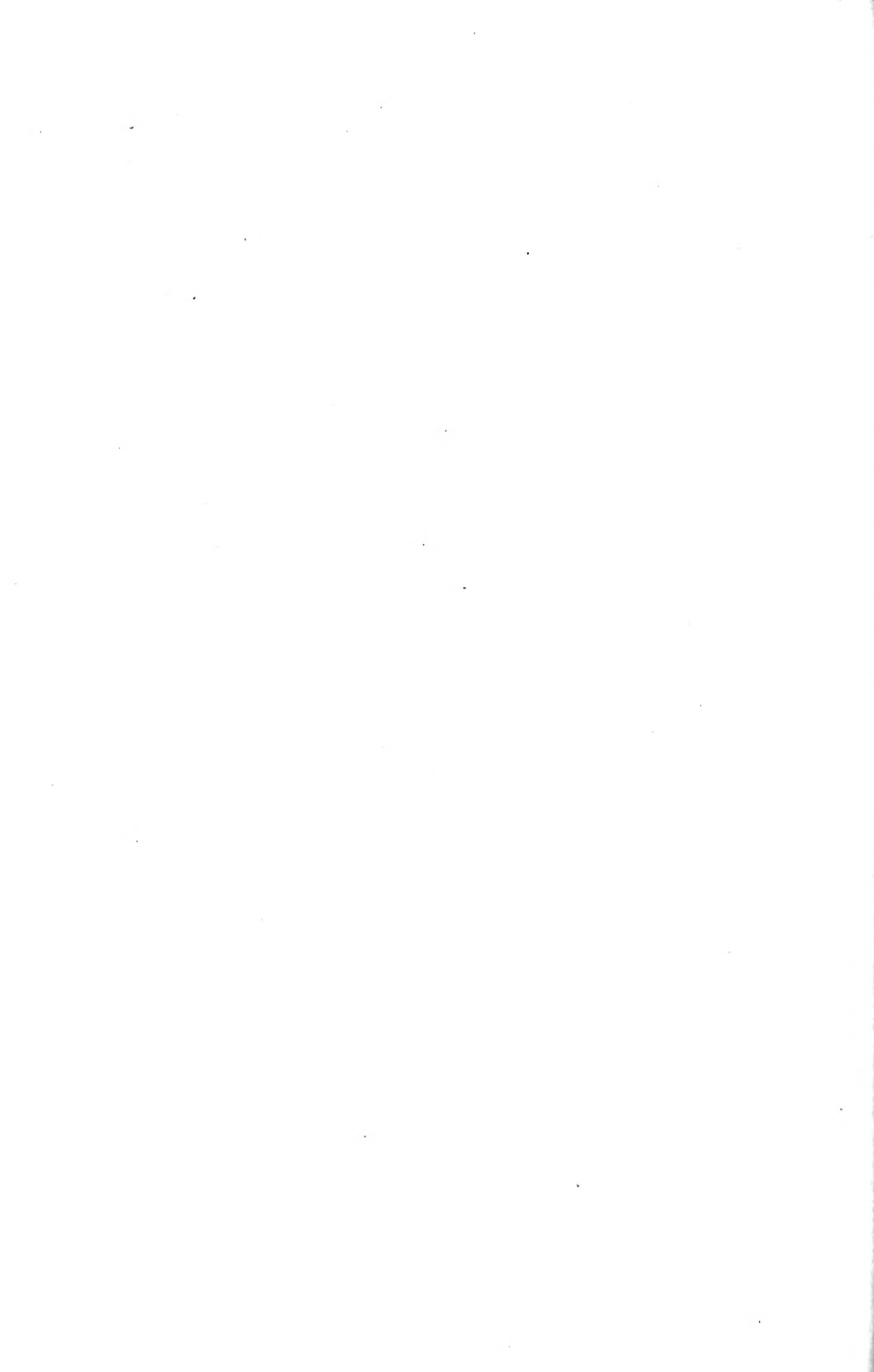
“Increasing wealth will only prove the means of destruction, unless it is accompanied by an increasing power of control, a stronger sense of justice, and a more intelligent comprehension of its obligations.”—*Josiah Strong D. D.*

“Will a man rob God?”

“Well may the old Latin word for wretch be used as the modern synonym for the covetous money worshiper,—*miser*,—the incarnation of selfishness, lust of possession, and superlative unhappiness.”

“Covetousness, which is idolatry.”

“Put not your trust in money, but your money in trust.”—*Oliver Wendell Holmes.*



CHAPTER VII.

COVETOUSNESS.

To COVET means to desire inordinately that which belongs to some one else. The difference between covetousness and charity is this: In charity a man gives his money to God as an act of worship; in covetousness he makes it into a god and worships that.

We have a record of two remarkable collections taken among the Hebrews during their journeyings in the wilderness: One was for the building of the tabernacle. "And they came, both men and women, as many as were willing hearted, and brought bracelets, and earrings, and rings, and tablets, all jewels of gold; and every man that offered, offered an offering of gold unto the Lord" (Exodus 35:22). All were interested in the enterprise, and gave toward its erection.

But that other collection. The people gave, and with marked liberality. They broke off the golden earrings which belonged to their wives and children, and had them melted and then molded into a calf, before which they bowed down in worship. That was covetousness in its worst form, "which is idolatry." The calf thus devised and created is not dead yet. It has a long line of descendants. Every great fortune held and controlled for purely

selfish purposes has an unmistakable pedigree running back to the Israelitish calf. Every idol of a worldly or human character upon which we lavish our affections and money is of the same lineage; and the man who truly loves God and hates evil will feel as greatly distressed to see the ravages of this golden Apis in a Christian congregation as Moses did when it broke loose and so badly demoralized the congregation of Israel.

It would be impossible to point out in one or two short chapters all the disastrous results of this evil. To do so, it would be necessary to review the history of mankind from Adam down to the present time. It has ever been the greatest source of crime—the one polluted fountain from which flows all the moral abominations of the race. Our first parents began their apostacy from their loving Creator by coveting the forbidden fruit, and since then the pages of history record little else than shocking details of its awful work.

“The love of money,” says Paul, “is a root of all kinds of evil” (Revised Version). Not money itself, for money does not possess a moral quality, but the *love* of it—that anxious, uncontrollable desire for its possession. God has rightly interpreted man’s weakness and liability to be led away by the things of this world, hence on Sinai, amid thunder peals and lightning flashes, and with the voice of the trumpet waxing louder and louder, he engraved upon a table of stone a precept which stands to this day unrepealed—“*Thou shalt not covet.*”

And Jesus, in the New Testament, sounds the same note of warning when he says, "Take heed and beware of covetousness." He would have us think of it as a dangerous foe stealthily pursuing us, or lying in wait ready to leap upon us with deadly intent at any time. "They that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition" (I. Timothy 6: 10).

This dark catalogue of evils does not result from the legitimate accumulation and possession of money, but from the cultivation of an unlawful desire for it. The "destruction and perdition" referred to await such as set their hearts upon riches as the aim and end of human life. This is a money-making age. Opportunities for the acquisition of wealth are multiplying rapidly. Vast fortunes are being piled up on every hand. The word "millionaire" possesses a charm and thrill which captivates the multitudes and intensifies the scramble for the "almighty dollar."* While it is right to make money honestly, its accumulation, nevertheless, is not without danger to those who possess it. Right here that most vulnerable of all points in human nature should be well guarded. As a rule, the more a man gets, the more he wants. His thirst for wealth becomes insatiable. Getting

*Several hundred Americans died last year (1902) leaving millions to their heirs. More than a thousand left hundreds of thousands of dollars each. In England more than two hundred left estates valued at over three hundred million dollars, or more than five hundred thousand dollars each, five of them being over five million dollars each, and seventy-six over a million each.

grows into a passion, absorbing every other interest and controlling his entire life. Through the love of money and the selfish uses to which it is put, men's hearts become as cold and hard as the silver and gold which they seek.

God abhors and denounces covetousness because it becomes his rival, seeking to alienate from him the affections and service of the individual. It allows no time for the contemplation of those subjects, and the cultivation of those graces which ennoble and enrich the soul. It preëmpts the moments which ought to be given to meditation and prayer. Unlike the lower animals, man is endowed with a degree of intelligence which enables him to perceive and enjoy the various objects about him. Through the power of reason he is able to contemplate the most lofty and inspiring themes. To employ his mind thus is both a privilege and duty. How wicked, then, for a being so highly capacitated, created in the image of the divine, to give his thoughts entirely to the one subject of scraping together a few handfuls of dust, which he uses either for no purpose at all or to gratify his pride and ambition.

Hung Fung, the Chinese sage, was once asked by the emperor what he regarded as the greatest danger to the empire. The reply was, "The rat in the statue." He then explained that the rat hides in the hollow, painted, wooden statues erected to the memory of dead ancestors. It cannot be smoked out because that would desecrate the statue,

and thus dishonor the dead; nor can it be drowned out, for that would wash the paint off the historic figure; so the vermin is safe within the sacred enclosure.

Covetousness is the rat in the statue. Concealed therein, its work of ruin goes on day and night, marring the beauty and destroying the power of the church, by rendering unholy and unfit for heaven its individual members.

Love of self is but another definition of covetousness. "Selfishness is the sum of all deformities; the parent of all enormities." Appetite, ambition, and avarice are branches springing from the same root. The law of selfishness is to accumulate and absorb. Following this rule, monopolies become monsters, heartless and cruel, as they crack the lash over abject poverty and hopeless degradation.

The love of money assumes two forms in tempting individuals and nations to their destruction. In the one it is loved for its own sake; such is the sin of the miser. In hoarding his money he often denies himself the necessities of life; and he does all this knowing that those who wish him dead will eventually feed and fatten on what he has penuriously saved. He endures more hardships and makes more sacrifices to keep out of heaven than the martyr does to get there. "He heapeth up riches and knoweth not who shall gather them."

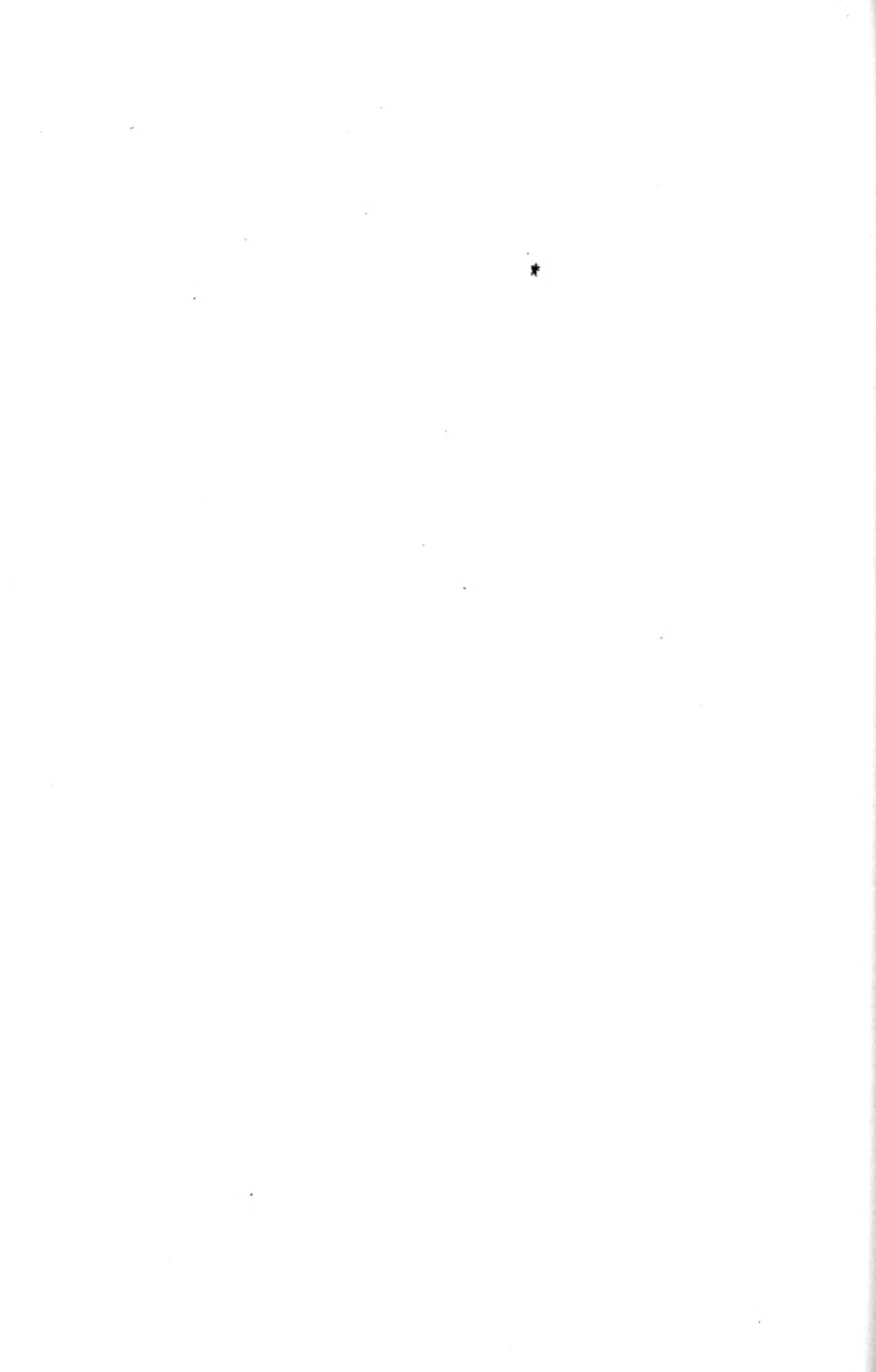
Mr. Cornelius Vanderbilt, years before he died, gave the true status of the superlatively rich man

whose wealth was being used simply to add per cent. upon per cent. to the principal. He said: "I don't see what good it does me—all this money that you say is mine. I can't eat it; I can't spend it—in fact, I never saw it and never had it in my hand for a moment. I dress no better than my private secretary, and cannot eat as much as my coachman. I live in a big servants' boarding-house, am bothered to death by beggars, have dyspepsia, and most of my money is in the hands of others, who use it mainly for their own benefit." Thousands of others, if they possessed Mr. Vanderbilt's frankness, would make the same awful confession. What a warning against the accumulation of money for the sake of controlling it!

Bion, an old Greek poet, seeing a miser pass by, remarked, "It is not you who possess your riches, but your riches possess you." "Misers," he declared, "are as careful of their money as if it were really their own, but as much afraid to touch it as though it belonged to others." How true the description. On the other hand, money is loved and sought for the pleasures it brings in the form of personal gratification. Here we see the folly of the spendthrift. Vast sums are expended in travel for pleasure, in entertainments, in gorgeous furnishings of a costly mansion, in the dining and wining of clubs, and the like, but nothing for the worthy poor; nothing for Christ's cause.

The parable of the prodigal son is a warning against the reckless waste of money to be seen on

every hand. Rich men are fencing themselves about with great estates, in the vain hope of absorbing all in the gratification of their personal desires and imaginary needs. And as certainly as avarice plunges the individual into "destruction and perdition," so certainly will it doom the nation that creates its wealth at the expense of the poor, and then spends it in "riotous living." Examples are not lacking to show the awful consequences which follow criminal methods in getting, and prodigality in spending money.



COVETOUSNESS.

“THAT man may last, but never lives,
Who much receives, and nothing gives;
Whom none can love, whom none can thank,
Creation’s blot, creation’s blank.”

“Money not used for the good of others is accumulated selfishness.”

“Ye cannot serve God and mammon.”—*Christ*.

“For we brought nothing into this world, and it is certain we can carry nothing out.”—*Paul*.

“As the partridge sitteth on eggs, and hatcheth them not; so he that getteth riches, and not by right, shall leave them in the midst of his days, and at his end shall be a fool” (Jeremiah 17: 11).



COVETOUSNESS—CONCLUDED.

THE law of idolatry is assimilation. The worshiper becomes like the object adored. If that object is a brute beast, then he becomes brutal; if it be an image of wood or stone or iron, he becomes as cold and insensible to the cries of need about him as is the idol he worships. The transformation is ever toward what we regard as ideal. Wealth unwisely used and loved becomes a kind of metallic coffin, in which are buried the purer affections and loftier ambitions of the soul. "They that make them [idols] are like unto them; so is every one that trusteth in them" (Psalm 115:3). This law is general.

The end of reception, according to God's plan, is impartation; but, alas! too many, spongelike, only absorb; they never give except when they are squeezed and thus compelled to respond. A dead sea is simply a basin into which numerous streams pour their sweet waters only to stagnate and become acrid and poisonous, because no outlet is furnished. About such a body of water no vegetation grows, over it no birds fly, in it no fish can live.

This figure fairly represents many a congregation. While the streams of temporal blessings are constantly pouring into it, there is no outlet in the

way of impartation to human needs. Such a church is *spiritually dead*. It has no revival power, and, in the nature of things, cannot have. By its selfishness it puts itself out of harmony with the spirit and purpose of its true mission.

Perhaps nothing menaces the welfare of our nation at this time more than the immense aggregations of wealth in the hands both of individuals and organized corporations. Money is power, no matter whether rightly or wrongly used. Its influence upon society depends solely upon the character of those who possess and employ it. No man receives or spends money without imparting character to it. If used to achieve personal ends, it corrupts legislation, thwarts justice, stultifies the moral sense, and thus endangers our entire social and political fabric.

Senator George F. Hoar, of Massachusetts, in a masterful speech on the subject of trusts, and the accumulation of individual fortunes, delivered in the United States Senate, January 6, 1903, sounded a warning which ought to be heeded by the civilized world. "Is there anything," he asked, "to render it unlikely that if one of these vast fortunes has grown from a hundred thousand dollars to a hundred million in thirty years, that in the hands of the next possessor in another thirty or fifty years the hundred million may become a thousand million? Is there anything to stop the accumulation of these snowballs? Cannot the same power, business ability, and capital that can

control all the petroleum in the country by and by control all the coal? Can it not control the railroad and the ocean carrying trade? Can it not buy up and hold in one man's grasp the agricultural and grazing lands of new and great States? Can it not control the gold, silver, and copper mines?" Speaking further of the corporate control of wealth, he said: "The natural man dies, and his estate is distributed under the law, while the corporation lives forever. It never goes through the probate court. Its internal actions are kept secret. It is not zealous for its own honor or reputation, except so far as its honor or reputation is essential to money-getting. It has no soul or conscience. Suppose some Napoleon of finance should come in control of a thousand million dollars, would not the possibility be a real public danger? Such a power can make wars or prevent them. It can threaten a community with a coal or wheat famine, and it can execute its threats."

These plain words, spoken with so much courage, describe a condition, both real and possible, that is truly alarming, because in it lurks the very elements which undermine civil government and threaten free institutions. Such a condition renders a dozenfold more problematical the task of regenerating and saving the world. And it is a sad reflection that very many of those who stand identified with unscrupulous corporations, and who have, through the most questionable means, amassed vast private fortunes, which they use largely or

entirely to enhance personal interests, are prominent in church circles, and seek to dictate the policy of the congregations to which they belong. But verily they have their reward. "How hard is it for them that *trust* in riches to enter into the kingdom of God." Saint James describes (5: 1-3) a great panic which is to occur, finally, among the Christless lovers of this present world. In the great sweep of his vision he sees the end of all things earthly. The final judgment has come. The money market goes down. Material holdings, in the shape of stocks and bonds and lands, depreciate out of sight. Clearing-houses are utterly abandoned. Securities are worthless. And standing in full view of the exciting scenes of that day he addresses the panic-stricken, conscience-smitten multitude, saying: "Go to now, ye rich, weep and howl for your miseries that are coming upon you. Your riches are corrupted, and your garments are moth-eaten. Your gold and your silver are rusted, and their rust shall be for a testimony against you, and shall eat your flesh as fire. Ye have laid up your treasure in the last days. Behold, the hire of the laborers who mowed your fields, which is of you kept back by fraud, crieth out: and the cries of them that reaped have entered into the ears of the Lord of Sabaoth. Ye have lived delicately on the earth and taken your pleasure; ye have nourished your hearts in a day of slaughter. Ye have condemned, ye have killed the righteous; he doth not resist you" (Revised Version). Mark the

phraseology! It is not the *gold*, but the *rust* that is to testify against them. Wealth not used for the good of others, or withheld from the hireling who has justly earned it, becomes corrupted by rust. So Jesus declares, "Lay not up for yourselves treasures upon the earth, where moth and rust doth consume and where thieves break through and steal." No piece of gold or silver ever cankers while actively employed in the service of humanity.

An awful retribution follows in the wake of covetousness. Notable instances in proof of this are to be found in Bible history, as in the case of Ahab, who coveted Naboth's vineyard; of Achan, who appropriated the wedge of gold and Babylonish garments; of Gehazi, who extorted the garments and silver from Naaman; and of Ananias and Sapphira, who "lied unto the Holy Ghost" concerning their possessions. Nor is secular history without illustrations of the fearful results which certainly follow selfishness, both in the individual and nation.

A New York daily, referring to the death of a certain very rich man who had died in his palace in a fashionable uptown street, contained the following: "He was a member of the Presbyterian Church, in excellent standing; a good husband and father, and a thrifty citizen. On his death-bed he suffered great agony of mind, and gave continued expression to his remorse for what his conscience told him had been an ill-spent life. "Oh," he ex-

claimed, "if I could only be spared for a few years, I would give all the wealth I have amassed in a lifetime. It is a life devoted to money-getting that I regret. It is this that weighs me down and makes me despair of the life hereafter." What a sad confirmation of the scripture, "He gave them their request; but sent leanness into their soul." A man may make the gathering of riches the one object of his life, and succeed; but leanness and barrenness will be his portion, whether living or dying. The realization of this sad condition may not come till the last hour; but come it will, and with all the remorse which follows a wasted life.

How impossible for such a one to experience the promised blessing, "The Lord will strengthen him upon the bed of languishing; thou wilt make all his bed in his sickness." "Only the generous will have such a nurse." Those who live unto themselves can expect naught but a pillow of thorns and a Christless journey into the vast unseen. The sin of covetousness will not go unpunished. To the unfaithful steward a time of reckoning will come.

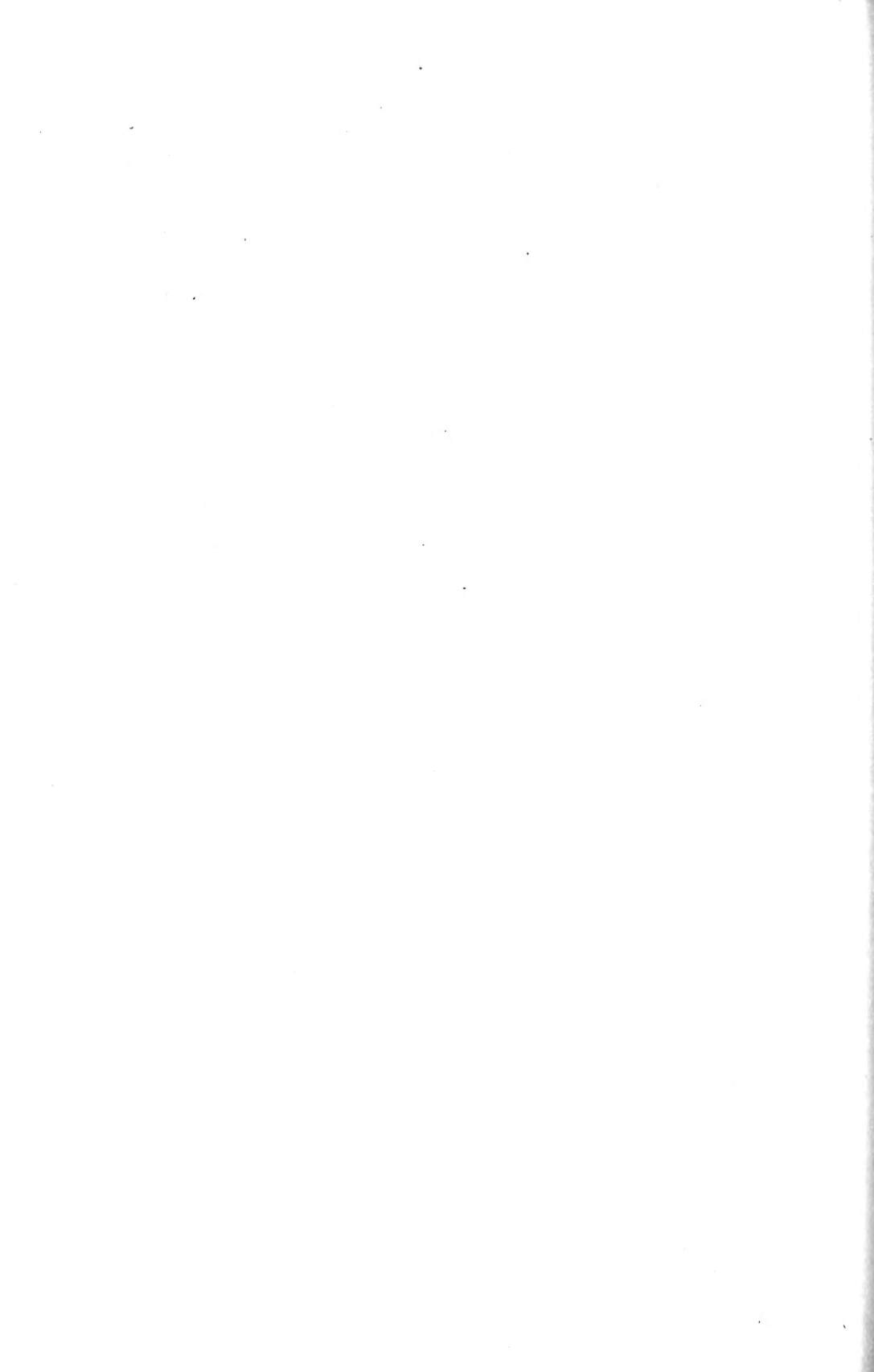
MINISTERIAL SUPPORT.

“TAKE heed to thyself that thou forsake not the Levite as long as thou livest upon the earth” (Deuteronomy 12: 19).

“The better and more independently the minister is supported the higher is the standard of his work, and the more blessed his ministrations amongst the people he serves.”—*J. M. Reimensnyder, D. D.*

“One evil growing out of an inadequate support is that it necessarily unfits a man for the discharge of his several duties. Ministers are men, very much like other men. They have hearts to feel and minds which can be depressed as well as others. Financial embarrassment will give them as much trouble as any other class of men, and especially those who have a keen sense of the delicacy and sacredness of the office of a minister.—*Weaver.*

“The workman is worthy of his hire.”—*Christ.*



CHAPTER IX.

MINISTERIAL SUPPORT.

NO PHASE of church finance is so important, and, withal, so difficult to manage as that of pastoral support, since it is directly and essentially related to the gospel message itself.

The dearth in ministerial supply to be seen everywhere, and the lack of efficiency among so many already employed, challenge the serious consideration of the whole church, and should lead to a determined effort to remedy the trouble. It is generally admitted that among the leading professions the ministry receives the least compensation. In some churches the average yearly salary is less than four hundred dollars. In fact, if a few charges in the wealthiest denominations are left out, the average drops below seven hundred dollars. Among no class of men can there be found so large a percentage who are self-sacrificing for the good of others. Certainly they are not in the work for what there is in it, but rather for what they can put into it. When we consider the ability of many to earn money in other callings, it is evident that they give more to get to preach than they receive for preaching. Nor do any contribute a larger proportion of their earnings for religious and charitable purposes than ministers. They

usually set the pace for their people, oftentimes far outreaching their more wealthy parishioners in their subscriptions.

We hear much said about the hardships endured by the fathers of the church, as they traveled large fields on horseback or afoot, and preached almost daily the year round with but meager support. We honor them for their faith and courage and noble deeds; their names are written among the stars, and deserve to be there; but in view of changed conditions,—the increased expense of living, the costliness of travel, and the ever-growing demands made upon the pastor and his family to-day in their social functions,—it cannot be denied that very many exhibit just as much heroism in entering the ministry, and remaining in it, as did the pioneers of a century ago.

Be it further said that, barring exposure to disease and the dangers incident to ocean voyages, not a few are making even greater sacrifices than are required of our missionaries in distant lands. To start with, their support is utterly inadequate. To provide for a family, with any degree of respectability, on three hundred, or even four hundred dollars a year, is impossible; and the surprise is that any of our laymen should be so obtuse as not to see it.

Think of it! Men of culture and devotion giving the best they have and are to the church for a sum less than that received by the hod-carrier or track hand on the railroad. Let us figure a little.

Five hundred dollars, exclusive of parsonage, is as much as the average pastor receives in any of the churches, with a few exceptions. Possibly more fall below this estimate than go above it; but how few in a congregation ever stop to think of the littleness and insignificance of this sum as compared with the real needs of a well-ordered, comfortable home. If there are four in the family, they require twelve meals a day. At six cents each, the daily cost of living is seventy-two cents, or two hundred and sixty-two dollars and eighty cents for the year. Add eighty dollars for clothing, twenty-five for fuel, fifty for horse feed, twenty-five for books, papers, stationery, and thirty or forty for household wear and tear, and the five hundred is nearly consumed; and yet how shamefully low are these estimates! In this budget of expense, however, nothing is said about medical aid, the entertainment of friends, railroad fare, gifts to benevolent objects, etc., which should be counted in as well as other things; but where is the money to come from? Certainly no greater economy could be expected. Already living is reduced to six cents per meal, and everything else cut down in proportion. If the family is larger, the problem of maintenance is intensified, and the self-denials and hardships greatly multiplied. The good Bishop Weaver wrote: "Men may say what they please, but the man does not live who can work as successfully in the cause of Christ when his family is in want as when they are comfortably provided

for. His heart, under such circumstances, must feel oppressed. If it is not so, then he must be destitute of all the finer feelings of a husband and father, and is consequently unfit to take charge of the flock of Christ."

Is it any wonder that good men, in view of the stunted support to be expected, sometimes turn aside into other legitimate callings? Need we be surprised that so many young men, at the close of their college work, enter other professions which promise them a respectable living and an opportunity to pay their honest debts? For, be it remembered that the man who is furnished with every accomplishment essential to success in the ministry is prepared also to do something else vastly more remunerative. I do not argue that a young man is to be justified in such a course. If God calls him to preach, he must obey, or put his soul in jeopardy. I simply call attention to the great inducements held out in various lines of business to lure him from his heavenly vocation in view of the paltry allowance which awaits him in the ministry. If he feels, "Woe is me if I preach not the gospel," the matter of material support should be an after-consideration. If he does his duty faithfully, preaching the pure word of God, and visiting "from house to house," the people to whom he administers must take the responsibility if, through any neglect of theirs, he is compelled to look elsewhere for a livelihood. While a man should not preach for money, and should be

willing even to make sacrifices for the sake of the poor, that they may enjoy all the benefits of the church, I am loath to believe that the Lord requires him to live in poverty's vale all the days of his life in order that a mammon-serving, money-loving people may have the gospel free of charge.

The position of the minister is an exalted one. Nothing else among men will compare with it. It is a double calling. God not only puts his spirit upon him, but the church solemnly sets him apart to his work. He is therefore an ambassador for Christ—a messenger of reconciliation. To his people he sustains the relationship of spiritual adviser. His mission is such that, if faithfully carried out, prevents participation to any great extent in material affairs. His work is sufficient to employ his head and heart and hands. Then he must look to the church for support. There is no other source from which to expect it; and the church is under the most sacred and binding obligations to provide for him while he ministers at its sacred altars, and to care for him when he becomes incapacitated for service through affliction or old age.

We will now turn to the Scriptures. When Jesus sent forth his disciples, he directed that they make no provision for themselves in the way of money, extra raiment, and shelter, but that they look to the people for whatever was needful for their comfort. Then he added, "For the labourer is worthy of his hire" (Luke 10:7). They had a

right to expect maintenance if they gave themselves without reserve to their work. What was true then is true now. The principle of justice is eternal. If it is right to pay any man for his services, it is right to remunerate the faithful preacher. He is a laborer the same as the farmer or carpenter, and is as deserving as they.

In I. Corinthians 9:7-14, this thought is elaborated by Paul. "Who goeth a warfare any time at his own charges? Who planteth a vineyard, and eateth not of the fruit thereof? or who feedeth a flock, and eateth not of the milk of the flock? Say I these things as a man? or saith not the law the same also? For it is written in the law of Moses, Thou shalt not muzzle the mouth of the ox that treadeth out the corn. Doth God take care for oxen? or saith he it altogether for our sakes? For our sakes, no doubt, this is written: that he that ploweth should plow in hope; and that he that thresheth in hope should be partaker of his hope. If we have sown unto you spiritual things, is it a great thing if we shall reap your carnal things? . . . Do ye not know that they which minister about holy things live of the things of the temple? And they which wait at the altar are also partakers with the altar? Even so hath the Lord ordained that they which preach the gospel shall live of the gospel."

Here, by various arguments and analogies, the duty of supporting the ministry is made clear. If the soldier who hazards his life for his coun-

try is to be paid for his services; if the husbandman who plants and cultivates a vineyard is to partake of its fruits; or if the shepherd who feeds and leads and protects the flock is to derive his support from the same, is it not a matter of equity that the minister—God's soldier and husbandman and shepherd—shall have all his temporal needs supplied by the church or churches he may serve?

There was a maxim among the Jews that "the inhabitants of a town where a wise man had made his abode, should support him, because he had forsaken the world and its pleasures to study those things by which he might please God and be useful to men."

The law made merciful provisions for the ox. Though compelled to toil in treading out the corn, he was to eat of that corn. Not to permit him to do so, would be cruel and wicked. Is not the gospel herald worth infinitely more than the ox? And is it not a crime unspeakably greater to take his services for nothing? Strange it is that so many who give almost unceasing attention to the dumb animals that serve them, although some are next to valueless, wholly ignore the just claims of their divinely appointed teacher and leader. Calvin suggests, "It is one of the tricks of Satan to defraud godly ministers of support that the church may be deprived of their service." The Rev. David Thomas, D. D., with a biting sarcasm, remarks: "What churches in these modern times tender to their ministers as an acknowledgment of

their service is regarded as a charity rather than a claim. Charity, indeed! Call the money you pay to your butcher, baker, lawyer, or doctor, charity, but in the name of all that is just, do not call that charity which you tender to the man who consecrates his entire being and time to impart to you the elements of eternal life."

Of course, in this discussion we are supposing the minister to be faithful in all the duties pertaining to his office. Paul declares, in II. Thessalonians 3: 10, that if any man will not work he shall not eat. This is the law, both of nature and Christianity, and applies to the preacher the same as to others. The indolent pastor has no claim on his people for support. He does not deserve it. No man is entitled to the fleece who does not care for the flock. To do the work of a parish requires incessant toil and unquestioned loyalty to its every interest. Such service surely merits reward.

Under the law of Moses the priests and Levites were not only provided with food and clothing, but with cities in which to dwell. In II. Chronicles 31: 4-10, we have this interesting record: "Moreover he commanded the people that dwelt in Jerusalem to give the portion of the priests and Levites, that they might be encouraged in the law of the Lord. And as soon as the commandment came abroad, the children of Israel brought in abundance the firstfruits of corn, wine, and oil, and honey, and of all the increase of the field; and the tithe of all things brought they in abundantly.

And concerning the children of Israel and Judah, that dwelt in the cities of Judah, they also brought in the tithe of oxen and sheep, and the tithe of holy things which were consecrated unto the Lord their God, and laid them by heaps. In the third month they began to lay the foundation of the heaps, and finished them in the seventh month. And when Hezekiah and the princes came and saw the heaps, they blessed the Lord, and his people Israel. Then Hezekiah questioned with the priests and Levites concerning the heaps. And Azariah the chief priest of the house of Zadok answered him, and said, Since the people began to bring the offerings into the house of the Lord, we have had enough to eat, and have left plenty: for the Lord hath blessed his people; and that which is left is this great store." *"Even so hath the Lord ordained that they which preach the gospel shall live of the gospel."* This order is issued from the throne itself, and has an essential place and part in the perfecting and carrying out of God's redemptive scheme.

What a reflection, that so many who enjoy the benefits of the ministry never contribute to the support of their pastor. His services are invariably sought in cases of sickness and death, and under other conditions when help and sympathy are most needed, but they are not willing to give anything in return, though abundantly able to do so. They would compel him to plow without hope. Such treatment of God's servants results either from in-

difference to the minister's comfort and welfare, or from a spirit of avarice and downright dishonesty: It would seem that there is more unconcern and consummate deception manifested in relation to paying the preacher than in any other feature of church finance.

It is not said that those who preach the gospel shall make merchandise of it, or get rich on it, but they shall have a living in recognition of their work and worth to society. This much they are entitled to, and have a right to expect. "Let him that is taught in the word communicate unto him that teacheth in all good things" (Galatians 6: 6). Paul evidently regarded the relationship between pastor and parish as close and endearing. Neither can get along without the help of the other; hence a system of exchange is suggested. The man of God does not preach with the view of getting money in return, but *because* he preaches in obedience to the divine behest, giving his heart and life to the work, he has a just claim upon his people for temporal support.

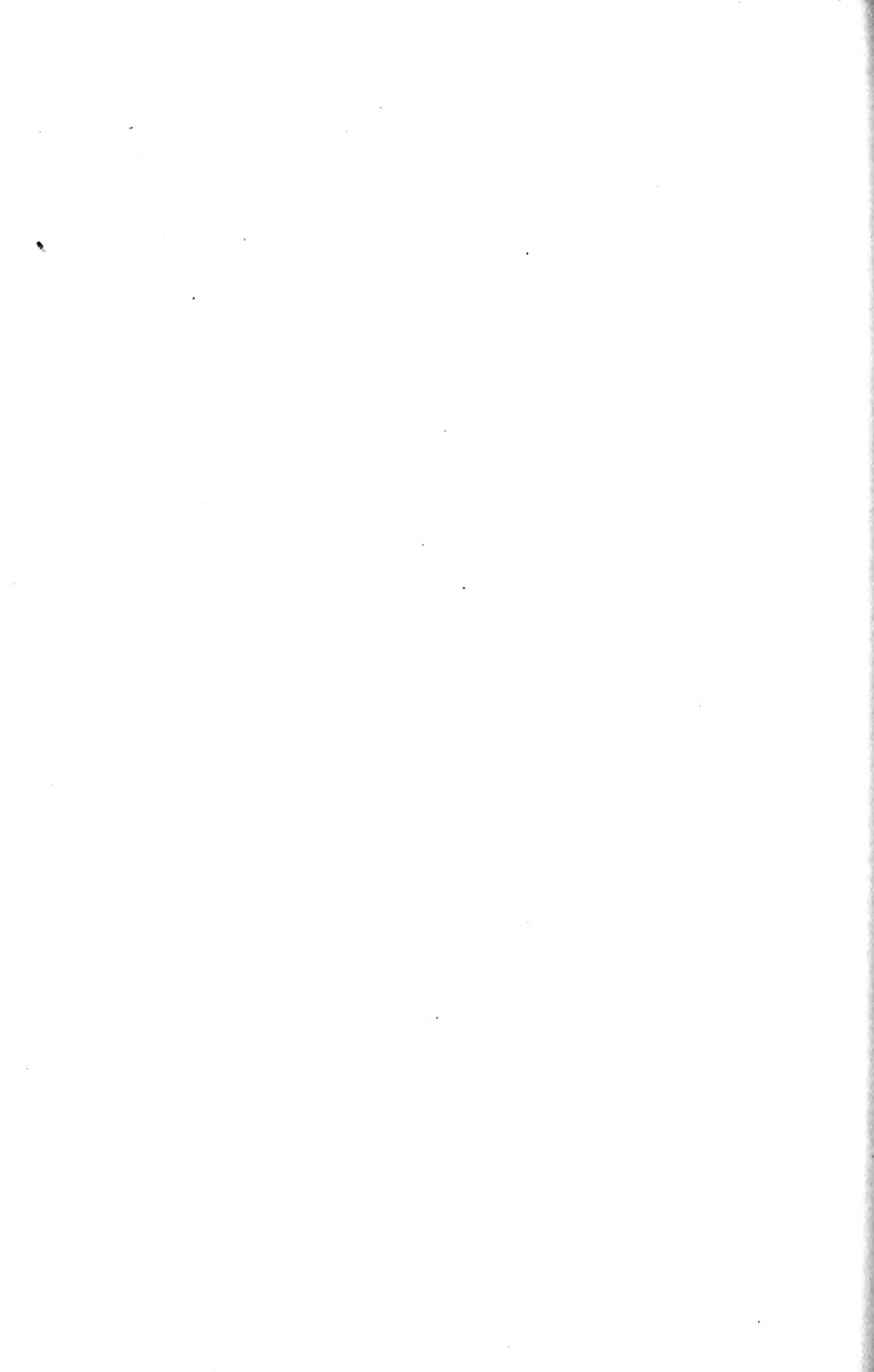
It would be easy enough to cite numerous other passages bearing directly upon this subject, but it is needless to do so. The duty of the church toward its ministers in this regard is so clearly defined by inspiration, and withal is so reasonable, that the man of ordinary intelligence who opposes it and withholds his means is both unreasonable and unjust, and therefore does not merit the respect and fellowship of the church.

THE DUTY OF THE MINISTRY.

“THE development of the grace of giving in the people is a part of the minister’s work, just as is the development of faith or any other element of Christian character; he is to expound, and, as far as possible, enforce the duty and method of it.”—*M. Rhodes, D. D.*

“Charge them that are rich in this world, that they be not highminded, nor trust in uncertain riches.”—*Paul.*

“These things speak, and exhort, and rebuke with all authority” (Titus 2 : 15).



CHAPTER X.

THE DUTY OF THE MINISTRY.

IN this chapter, I wish to direct attention, especially, to the duty of the pulpit in relation to the money question. How should it be treated by the minister? What should be his attitude toward the sin of covetousness? What methods should be employed to bring the people, as fully as possible, into harmony with the New Testament standard of giving? These, and many like questions, merit the most candid consideration.

This is a wealth-getting era. Money is king. The greed of commercialism is being felt more and more by the observant, as they see it tightening its deathlike grip upon the sacred institutions of the land, thus hindering, if not effectually destroying their usefulness. The sanctity of the Sabbath, of the family altar, of domestic ties, and of human character and life itself, must not stand in the way. All law, human and divine, is brushed aside, as if but a spider's web, if it gets in the way of making the dollar. This is a dark picture, I grant, but conditions warrant it. Something must be done to check the onrushing tide of worldliness, and to save the nation from the hell of avarice. The problem is a mighty one. The love of money is deep-seated. Selfishness will be the last sin rooted out

of the human heart. The citadel in which it takes refuge will be the last to be stormed and taken by the forces of the Cross. With what tact and courage, then, should the whole question be handled. The Savior again and again warns us against the love of riches, and its awful consequences, both here and hereafter.

While Paul was a master in the art of influencing and leading men, he never faltered in the presence of duty. He evaded no phase of the subject of giving. He placed it alongside the most vital questions. No theme was too holy to be associated with it. After his marvelous discussion of the resurrection, in First Corinthians, fifteenth chapter, he immediately takes it up and says, "Now concerning the collection for the saints, as I have given order to the churches in Galatia, even so do ye." The transition here may appear abrupt to the over-sensitive, but it was the apostle's method, and shows clearly that in his judgment the Corinthian church needed to be set right on the duty of helping the poor, and the manner of doing so, as well as on the question of the resurrection. In I. Timothy 6:14-16, he enthrones Jesus as King, clothes him with immortality in the midst of light ineffable, and ascribes to him everlasting glory and power; while in the very next verse he delivers himself on the money question in a way to almost startle the reader, "Charge them that are rich in this world," etc.

Christians should be made to see that the duty

of giving is taught in the Word as frequently and clearly as is the duty of praying. No one thinks it possible for a man to be good without prayer, the divinely appointed medium of approach to the mercy-seat. Nor can a man be good if he is covetous. Such a state of heart unfits him for communion with his Lord. Offerings mean something with God as well as prayer. The angel said to Cornelius, "Thine alms are come up for a memorial before God."

The pulpit is bound by considerations high and holy to discuss faithfully this great question in its every aspect, and to emphasize it as a *duty* which the gospel lays upon all Christians, and as binding as any other requirement. It should not be approached with hesitation or misgivings, but in the confidence of divine authority. The pastor is in a position, as no one else is, to mold sentiment and impress responsibility. He is a teacher and leader "sent from God," and the church will be largely what he makes it. If wise, he will give special attention to the young. In a little while they will constitute the church. A large portion of the country's wealth a few years hence will be controlled by them. The great departments of Christian activity will have to look to them for support. How important, then, that they be led early to see God's plan, and to recognize the fact of their stewardship. In the Sunday school, Young People's meetings, midweek prayer-services, and Sabbath ministrations, as opportunity is afforded, the duty of set-

ting apart a certain portion of their income for sacred purposes, and of casting it into the divine treasury as an act of worship, should be faithfully presented.

The process of developing intelligent giving is not one of a few weeks, or months, but of years. Benevolence is a growth, and must have its place in the spiritual unfolding of the congregation. The growth of a tree, and the kind of fruit it yields, depends upon where its roots are buried; likewise, if we would have men "abound in this grace also, "we must see to it that their faith and interests are intelligently rooted in the objects to which they are asked to contribute.

We need not expect to see our colleges, church-extension and missionary societies generously sustained until the people are thoroughly informed respecting the purpose and methods of these departments, and the places they occupy in aggressive denominational work. The membership is not always to blame where collections are short and the minister's salary is unpaid. Diversity of method, and frequent pastoral changes, have much to do with these things. Only the right plan persistently held to, and as persistently applied, will expand a church into the Godlike excellence of liberality. When once a proper system is adopted, and made effective, the matter of securing funds to carry on the legitimate work of the church will no longer be a problem. At no time, however, should the attitude of the pulpit be such as to discourage the mak-

ing of money for the good of others. No thoughtful person denies that the acquisition of wealth is right and proper, provided its distribution is the chief end sought. There are multitudes who have already a competence for themselves and families, but shall they retire from business because they are thus situated, and no longer exercise their talents in money-making? Not for a day. This may be their specific calling. Their foresight into business affairs, and their good judgment in managing them, fit them for such work. Let them keep on. It is a glorious thing to make money for God; and those who are competent and willing should be given every encouragement possible; but great stress is to be laid upon the motive—*for God*. The true end of reception is impartation. On this point there must be no mistake.

Much might be said as to the method of presenting the question of finance from the pulpit, but a suggestion or two in this connection will be sufficient. It is unwise, except on rare occasions, to take a collection after a sermon on the subject. Would it be prudent, after a discourse on prayer, to call on everybody present to pray? or, after a sermon on restitution, to demand that every guilty person present stand up and make confession, and forthwith render satisfaction for their wrong-doings? No discreet pastor would think of such a course. The people are sent home to reflect upon what they have heard, and to settle the question of duty in the solitude of communion with God.

In like manner, and with the same end in view, should the money question be presented. There are very many, to be sure, who never give unless their sympathies are stirred by a sermon or other appeal. They drift with the tide. It may be, and no doubt is better that they contribute in this way than not at all; for under such conditions vast sums are secured for special objects; yet, after all, it is a different kind of giving that we want—a kind that is intelligent and that grows out of a profound conviction of duty.

The people, generally, have come to understand that the discourse on benevolence is to be followed by a collection, hence, as soon as it is clear that “a begging sermon” is to be preached, they look for the hat to be passed as a fitting complement. Such a policy is nearly always prejudicial to benevolence, instead of being helpful, and does much to defeat the very end it seeks to gain. This vital theme should be presented on its merits, the same as any other cardinal truth, and with all the fervor of a soul awake to its importance.

Some ministers refrain from a public discussion of the subject, lest they offend certain of their hearers, and drive them from the church. This fear, however, is not well founded. Any minister can afford to preach the truth in love and “in demonstration of the Spirit.” A great deal depends upon the manner in which the theme is presented. It would be possible to make almost any doctrine of the Bible repugnant to a congregation. While

much depends upon what a man says, very much also depends upon *how* he says it.

It seems to me we have come to a time when some clarion call to the Christian ministry itself needs to be sounded, until God's servants are stirred to faithfulness in declaring his whole counsel concerning the stewardship of wealth.

When Oliver Cromwell visited for the first time the Yorkminster Cathedral, in England, he saw far above the sacred altar twelve silver statues. Gazing at them for a moment, he said, rather irreverently, "Who are those fellows up there?" "Silver statues of the twelve holy apostles," was the reply. "Take them down," said he, "melt them into coin, and send it out to do good." There are farms, bank-stock, and government bonds here and there all over this country that ought to be turned into coin and sent out to do good. Silks, satins, and jewelry, representing millions piled up at the shrine of the goddess Fashion, ought to be turned into coin and sent out to make the world brighter and better. How the courage of a Cromwell is needed to proclaim the true mission of silver, and the folly of hoarding wealth, no matter what its form, simply for the sake of possessing it!

It is impossible to preach the gospel in all its fullness if the duty of giving is eliminated; and the pastor who, through fear or false modesty or indifference or for any other reason, fails to instruct and build up his people in the grace of giving, or who refuses to warn them against avarice, is guilty

of unfaithfulness, and should not be intrusted with the oversight of a congregation.

Christians should be no more sensitive to the presentation of this duty, when it comes in its proper order, than to the announcement of a hymn of praise; and to the preacher it should be no more of a task than to pray in public, or read a Scripture lesson. But suppose a few do take offense and leave the church, or withhold from the pastor their coöperation, is that to be taken as a sufficient reason for thrusting a matter so essential from the pulpit? If an honest, faithful discussion of the subject stirs up a quarrel between some man and his conscience, let it be so; the sooner the better. If conscience triumphs, well and good; but if the sensual passion for money overcomes, and the man is lost, he, and not the preacher, is responsible for the awful result.

While the cultivation and enlargement of the spirit of giving is committed more fully to the minister than to any one else, it is also true that in nine-tenths of our congregations the entire plan of finance is under his direction, which greatly increases his responsibility. Practical results depend mainly upon him. No step is taken without first seeking his coöperation, if not absolute guidance. It is important, therefore, that he have a well-defined system, and be able to apply it in the management of the affairs of his church.

Who has not observed that the same congregation differs in its benevolence under different ad-

ministrations? The same people give much more one year than another, not because they are better off materially, but because they have a better and broader leadership—one that plans and inspires, and makes success possible.

In view of these things, is it not clearly the duty of the theological seminary to provide special instruction on the question of finance? The relation of money to successful church work; the best methods of developing benevolence in the congregation; how to raise money for religious purposes; the training of children in the grace of giving, are all topics entering into the work and experience of every successful pastor, and no school of sacred learning has done its duty fully until it has placed within reach of its students the best instruction possible along this line. A mere reference to the subject occasionally by the professors in their class work will not suffice. A course of lectures should be arranged, such as will cover the entire field of getting and giving, familiarizing the students with all the arguments to be derived both from reason and the Word of God, giving pertinent illustrations, making plain the consequences of covetousness, and at the same time portraying the unfaithfulness and consequent guilt of the minister who neglects these things.

After a seminary course, the young man is sent out equipped, presumably, for his work. Theology, exegesis, homiletics, history, and rhetoric have all entered into his preparation: but these are

not sufficient. Something will be sadly lacking if the study of financial methods was not given a rightful place in his training. He may be eloquent in speech, profound in learning, broad as a churchman, merciless in his analysis, critical as an interpreter, and, withal, fail measurably because he does not know how to plan for the raising of money, or for its faithful distribution when once secured.

W. R. Funk, D. D., makes the following comment on this point: "Every minister should observe careful business methods in handling the finances of his church, and in his own personal affairs. To obtain these, the theological school should provide a course of lectures on 'Practical Finance,' that would open this subject to every young man entering the ministry. A good pastor and an eloquent minister is often handicapped by poor business methods. There are many who are capable of giving the needed instruction, and should be secured for that purpose."

No matter what a man's other qualifications may be, if he lacks good, every-day business sense, he will lack organization, and, consequently, the means to carry on the work of his church. If the views of the masses are to be broadened on the subject of stewardship, and a better system of financing is to be introduced into church work, and both are essential, then the education must begin with the minister himself long before a pastorate is assigned him.

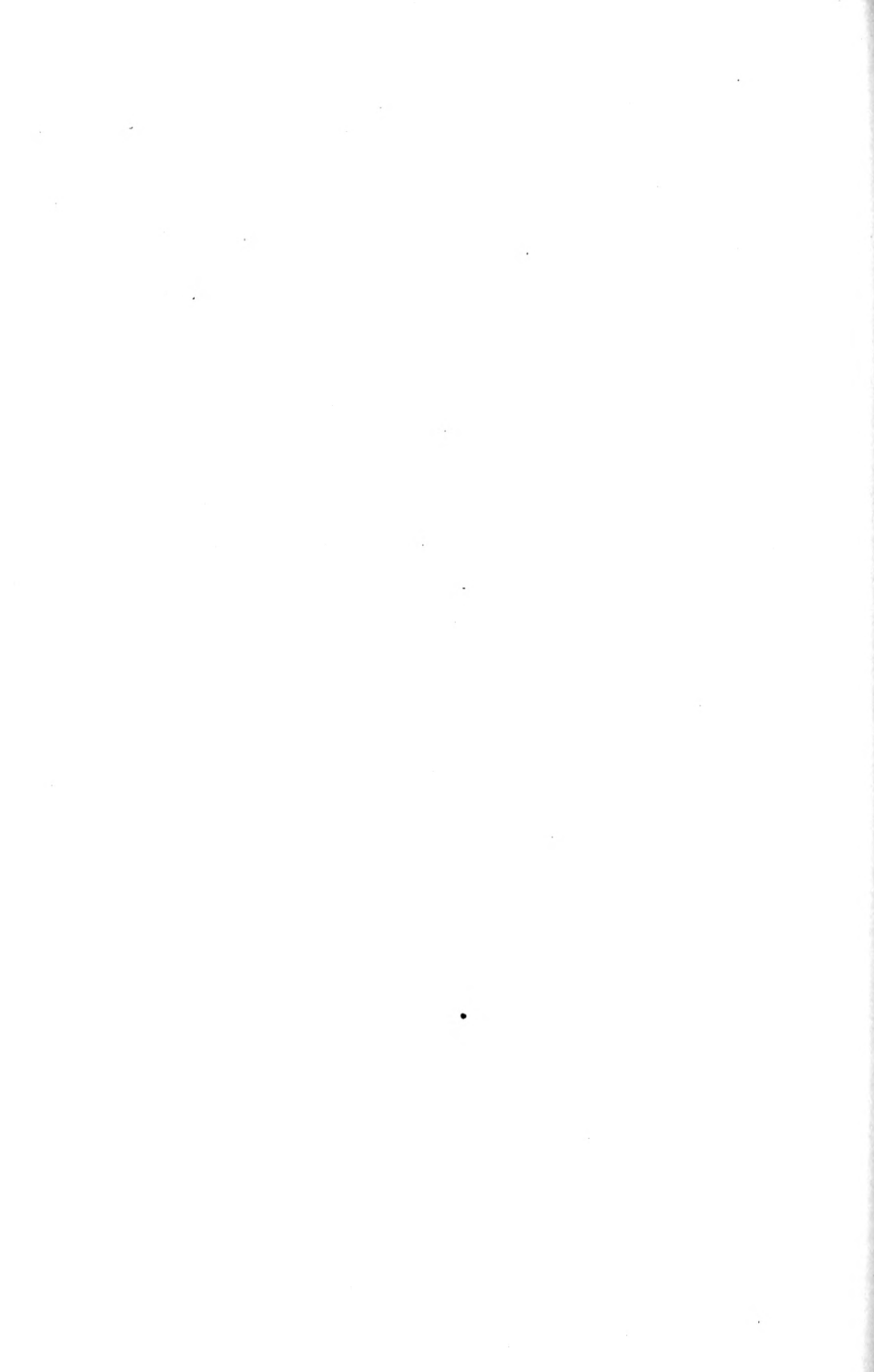
THE DIVINE METHOD OF CHURCH-
BUILDING.

THE church-house means more than the stone and bricks and furnishings in it. It is God's thought materialized and crystallized.

The American flag and the Protestant church-house go together; God himself has ordained the union, and what he hath joined together let no man put asunder.

The church edifice stands for the highest form of civilization known to man.

“He shall build an house unto my name.”



CHAPTER XI.

THE DIVINE METHOD OF CHURCH-BUILDING.

IN the rude altar of earth, which was the first meeting-place for God and man after the fall, we have the genesis of a religious evolution which is to develop, finally, into the highest form of worship possible to a redeemed soul.

Later, an altar of stone was erected. In this we see a step upward in the tastes and ideals of the worshiper. After the exodus and the forming of the Jewish people into a distinct nation, the tabernacle was built. Jehovah himself gave specific directions in this work, designating the artificers, describing the different kinds of materials to be employed, and indicating for what purpose and by whom the various apartments were to be used.

An interesting element in this undertaking was the contributor. In fact, this is so in every phase of Christian service which involves the duty of giving. In Exodus 35: 5, we read, "Take ye from among you an offering unto the Lord: whosoever is of a willing heart, let him bring it, an offering of the Lord: gold, silver, and brass." This was the first step in the work.

1. Nothing but a free-will offering was accepted. "And they came, every one whose heart stirred him up, and every one whom his spirit

made willing, and they brought the Lord's offering to the work of the tabernacle" (Verse 21).

2. Each gave what he had. Some contributed gold and silver, and some precious stones. Others gave fine linen and badger skins. But the very poor were also given an opportunity to show their interest in the unique enterprise. Other things than valuable metals and costly textiles were to be used. Even goats' hair, which the humble and unpretentious gathered from the brambles in the wilderness, was brought in and consecrated to the work. Every kind of material was appropriated; every person was permitted to participate. Finally, when sufficient preparation had been made, Moses issued a proclamation announcing that nothing more was needed. "So the people were restrained from bringing."

When the tent was set up a scene of indescribable grandeur was witnessed. A cloud covered it and the glory of the Lord was so manifested for the time that Moses could not enter it.

The point I wish to especially emphasize is that no debt was made in the erection of this place of worship. Every dollar's worth of material was secured and paid for before hand. Nor did the people resort to any artificial or questionable methods in raising funds. The whole business was planned by Jehovah. His method of raising money is made very plain. The appeal to the inner heart was so strong that absolute sacrifice proved a real joy to the people.

The tabernacle idea, after five hundred years, was expanded into the temple at Jerusalem, the most gorgeously finished and furnished, and therefore the most costly, building the world ever saw. But every dollar necessary to complete this marvelous structure was gathered before a stone was laid in the foundation. King David, in his day, began to provide for it. In one collection (I. Chronicles 29) more than \$25,000,000 in gold, beside other precious materials, was brought into the treasury for the work. When dedication day came no money was called for, because none was needed. No secret council of the church officials in order to devise ways and means was necessary. No loans to be secured; no mortgage to be executed; no sheriff's hammer in hearing distance; no carpenter's lien to be feared. That harrowing sensation which a big church debt produces was not felt by the devout worshipers. No, no! Every bill for material had been met, every workman had been paid in full. Nothing was left to be done except to give the house to God, and this act of consecration was one of the memorable events of Old Testament times. What a prayer Solomon offered on the occasion! How full of praise and supplication! How the people were awed in the presence of such a scene as followed! As fire from heaven consumed the sacrifice on the altar, and the house was filled with the presence and majesty of Jehovah, they "bowed themselves with their faces to the ground and worshipped and praised the Lord, say-

ing, For he is good and his mercy endureth forever."

Do we not have illustrated here, most forcibly, the divine method of church-building? In these two notable instances cited, where every detail of the work was planned and executed by God's direction, we have ideals which should ever be studied and followed in the building of church edifices. Bishops and editors, preachers and laymen, are ever ready to point us to the Bible, both for precept and example, touching every form of Christian work. Where no positive precept is given, examples are pointed out. In all this they are right. Then why not apply the same rule in building church-houses?

Two hundred and twenty-five years after the temple was dedicated, it needed repairing. Wicked hands had despoiled it of its beauty and precious furnishings. But what plan did King Joash adopt to meet expenses? Did he proceed blindly, hoping that a combination of fortuitous circumstances would, somehow, bring the money in? Not so. He was too good a financier for that. Since the temple was God's house, his people must provide for its repair. At the proper time a chest was made and placed at the gate of the house of the Lord, into which the people put their offerings. The command was "to bring in to the Lord the collection that Moses, the servant of God, laid upon Israel in the wilderness." Here he recognized the authority of Moses, whose precepts and methods

were simply a reflection of God's thoughts and plans. When the chest was full, it was emptied and returned to the gate, and this process was kept up until all the money required for repairs was contributed.

Would it not be wise in us to-day, in every case where God's sanctuary needs repairing, to raise the money with which to do it before a nail is driven or the paint-brush is applied? Would not such a plan give the world more faith in the purpose and integrity of the church? Would it not strike business men, both in and out of the church, as a common-sense method of doing things? Would not the people themselves feel better after having done so?

After the captivity a synagogue was built in every community where there lived a considerable number of Jews. The old idea that God could be worshiped only in Jerusalem was gradually discarded by the faithful in Israel, as their experience was broadened and their conception of true worship enlarged. In providing funds for the synagogue the divine plan, as seen in connection with the tabernacle and temple, was observed. The money required was first secured. But if, for any reason, there was a lack of funds, the cost of the building was correspondingly reduced. No debt was allowed to accrue. So it was in the time of the early church. Let some one point out if he can a single instance where the fathers made the blunder of contracting an enormous debt. In the early

history of our own and other churches in this country, but few debts, if any, were made. The pay-as-you-go plan was rigidly adhered to. That this was God's method all agreed, and they governed themselves accordingly.

But we have found another way. In too many instances the question of expense gets but little consideration, while the question of appearance becomes paramount. The theory that a debt, whether on a church-house or college, is a means of grace is a heresy, and is calculated to do much harm to those who have had no experience in such matters. A means of grace? Ask the burdened, worn-out college president about it. Ask the pastor who spends weary years in trying to save his church-house from public auction if he thinks there is any *grace* about it. He will most likely tell you that it has made more against his success than any one thing else. Ask the few faithful members who always have to carry these debts if they think there is any *grace* in borrowing money here and there, paying a high rate of interest, perhaps out of their own pockets, and otherwise suffering annoyances next to unbearable.

Many a church is started when the projectors themselves have no idea where the funds with which to complete it are to come from. They profess to go by faith. "God will help us out," they say. But they fail to see that God helps only those who plan wisely and according to the rules of common business sense. He cannot be expected to

work a miracle in order to make successful the ill-begun work of a visionary.

Jesus says, "For which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have *sufficient to finish it*; lest haply, after he hath laid the foundation, and is not able to finish, all that behold it begin to mock him." In every case the cost should first be counted; so the wisest of all teachers said. And if this is to be done in private affairs, how much more important that it be done in church-building enterprises, where the funds are to come from the benevolence of the people.

E. N. White, D. D., corresponding secretary of the Presbyterian Board of Church Erection, in commenting on these words of the Savior, says:

"This searching question seemed to demand but one answer. In the day when it was asked, mortgages upon towers, whether of castles or synagogues, were little known. In our day it is to be feared that so far as churches and their towers are concerned, there is too little of *'sitting down and counting the cost.'* Too often an enthusiasm, in itself most captivating, blinds the eye to the real nature of the steps which are being hastily taken. A church-building is needed, and one that shall be suitable and attractive. This is so clear that it seems very cold and obstructive to insist upon knowing first of all how it is to be paid for.

"The allurements which entice churches almost

unconsciously into debt are many: One of the most common of these is the supposed necessity of *'building for the future.'* Is so large and expensive an edifice needed? No, not at the present time; but this town is sure to grow and our congregation to increase. Doubtless five years hence we shall have to enlarge, and it is better to do so now. There is just enough truth in this argument to make it misleading. In itself considered it is better to build large enough for a prospective growth; but far better not if in doing so a debt is to be incurred which will not only oppress the present congregation, but tend to prevent the very accession which is hoped.

“Another seductive influence is the natural and pardonable desire to build as attractively as neighboring churches of other denominations. Yet with taste and a careful selection of plans, a smaller and less expensive building can be made quite as attractive. Certainly a heavy mortgage is not an architectural adornment. . . . There should always be a careful accounting of resources. Here little room should be left for guess-work. A diligent canvass of the congregation and of the neighborhood should be made to obtain as large a subscription as possible. To do this effectively it may be well to have a definite idea of the proposed cost and design of an edifice such as it is desirable to have, but with full understanding that it shall be, if necessary, modified to meet the resources: and when these are once determined, there should be

an inflexible determination that the expense shall not exceed them.

“To sum up in a word, the only way for the average congregation to avoid debt in church-building is for it to adopt the same thorough business methods which the majority of its members understand they must use in the management of their own personal affairs.”

These timely words come from one of extended experience and observation, and merit the most careful consideration. There may be an excuse, under some circumstances, for a church debt,—one that can be managed by the congregation or others directly interested,—but there is absolutely no justification for an unreasonable one,—the kind that discourages the masses, that wrings blood from not a few, and that fills the very ears of God with cries of sorrow and with pleadings for rescue from disgrace and ruin.

The fact that the temple at Jerusalem cost hundreds of millions is no warrant for the building of imposing and costly structures to-day. The temple stood for the entire Jewish church, and therefore the whole nation was called upon to aid in its erection. To-day each neighborhood must build for itself, and should carefully reckon its ability before the work is undertaken: or, as Jesus would say, it must first count the cost.

If a congregation is abundantly able to build and pay for an edifice worth half a million dollars, should it not do so? I answer, *No*. Ability to

give is not a just excuse for extravagance. The same is true in all worldly and personal affairs. The fact that a man is rich does not license him to spend fabulous sums for carriages and upholstery and wearing apparel. Christian stewardship demands a wiser use of our money.

The wealthy society would do much better, and put itself more fully in accord with the real needs of humanity, to employ one-half of the five hundred thousand dollars in providing church-houses for those not able to build for themselves. This amount would insure the erection of hundreds of chapels in the neglected portions of our great cities and towns. Thus, instead of enabling only one minister to preach the gospel in a great, costly building, opportunity would be given scores of ministers to proclaim the word; and instead of hundreds, many thousands would be brought, through these rallying points and recruiting stations, into contact with the saving power of grace. The world is too needy and helpless for any one congregation to pile up its money in a vast structure to be known as a place of worship. The rich may enter therein, but the poor will not do so. Social distinctions are too marked. Such displays are not in keeping with the conditions and environments of the common people.

Bishop J. S. Mills, D. D., aptly says: "The building of costly churches is an unwise expenditure of money, and should be discouraged everywhere. Whether viewed from a scriptural or a

sociological standpoint, it is wrong for the few to expend fabulous sums of money for their own personal convenience and gratification, while the many are deprived of church privileges because of absolute inability to provide for themselves places of worship."

Shall a congregation able to build and pay for a \$3,000 or \$5,000 church erect one costing \$20,000 or \$25,000, with the expectation that the next generation will see it out of debt? So some argue; but such a plan carried out would entail a score of evils upon the congregation, and most likely the coming generation would be so disgusted with the whole business as to take no interest in it whatever. Was this the divine arrangement when the tabernacle and temple were built? That the state leaves debts for coming generations to pay is no argument that a congregation may do so. In this regard there is no analogy between the two. Church debts are paid by free-will offerings. State, county, and municipal debts are paid because the citizen could not help himself if he should try. He must pay up, or be held up. The keen eye of the law will discern his property, and the sheriff will turn it into money. The church, on the other hand, cannot employ such methods, and should not if it could. It is not a money-making concern. No authority can lay and collect a revenue for any purpose. Men refusing to pay might be expelled from the church, but that would not raise the required funds. A man might be com-

pelled by law to pay his subscription, but what ecclesiastical power on earth could compel the coming generation to pay church debts that we contract to-day?

The true policy, based upon the Scriptures and sound business principles, is this: (1) Whenever providence clearly opens the way, build. (2) Build according to ability. (3) Promptly meet all financial obligations thus incurred. (4) If any surplus remains after the house is completed, use it in helping others to build. This will also furnish a field in which to use the accumulations of after years. The congregation that builds with the view of bestowing all its means upon its home work, thus making it impossible to help anybody else, shows that it has yielded to the dictates of a very unwise leadership, and puts itself in a position to be of very little service at home or abroad.

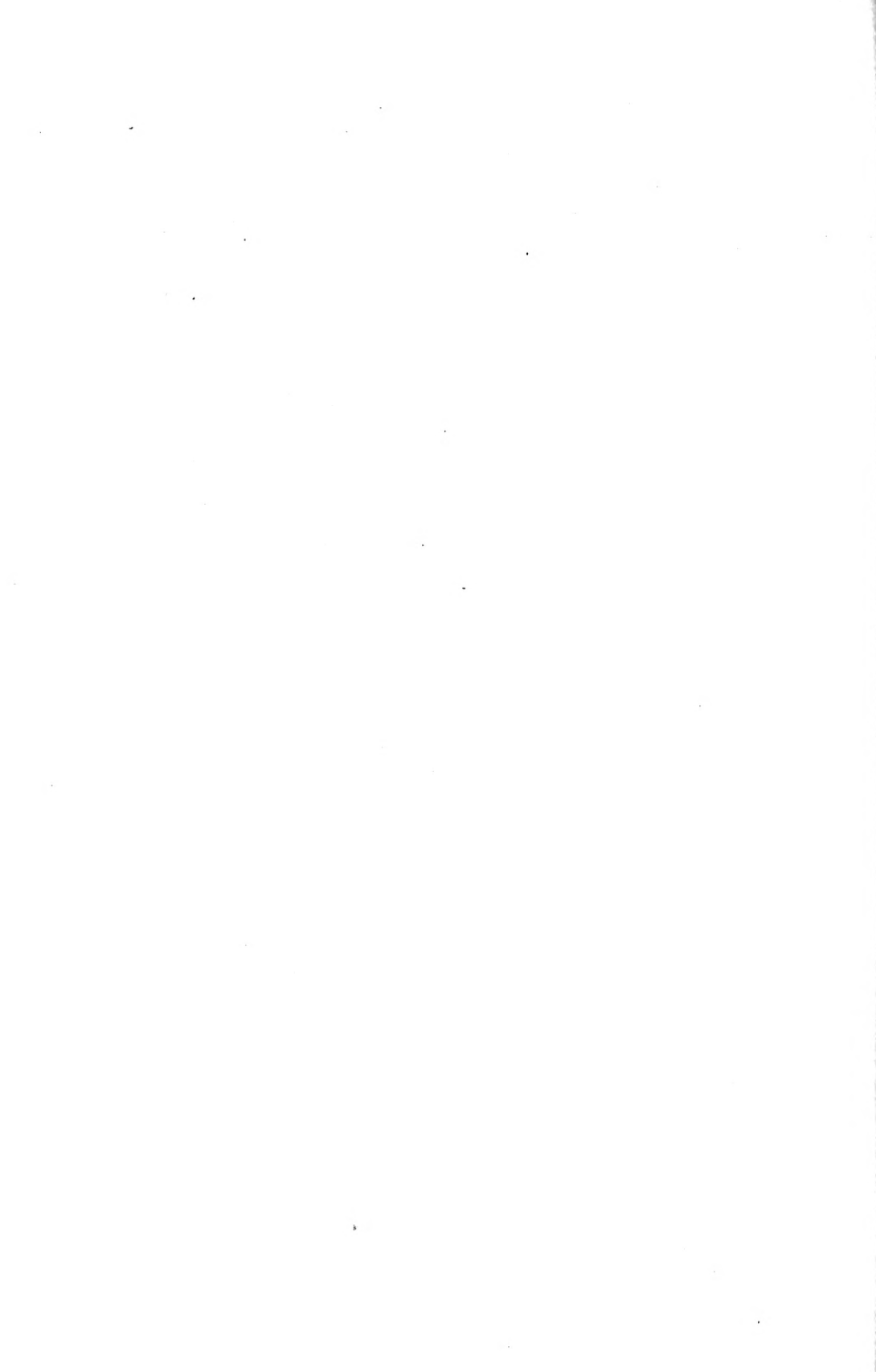
Selfishness is sin. To this all agree. When a man is seen spending all his money on self and family, leaving nothing for others, he is roundly denounced by the preacher. The victim of selfishness, it is emphasized, is in danger of the "eternal burnings"; and is this not true? But how is it with the congregation that spends *all* its funds on itself? No money for general interests. Every dollar must be used to meet outstanding obligations year by year as they come due. A reasonably nice and commodious house could have been paid for, but that would not do. Their æsthetic tastes demanded something better, something far beyond

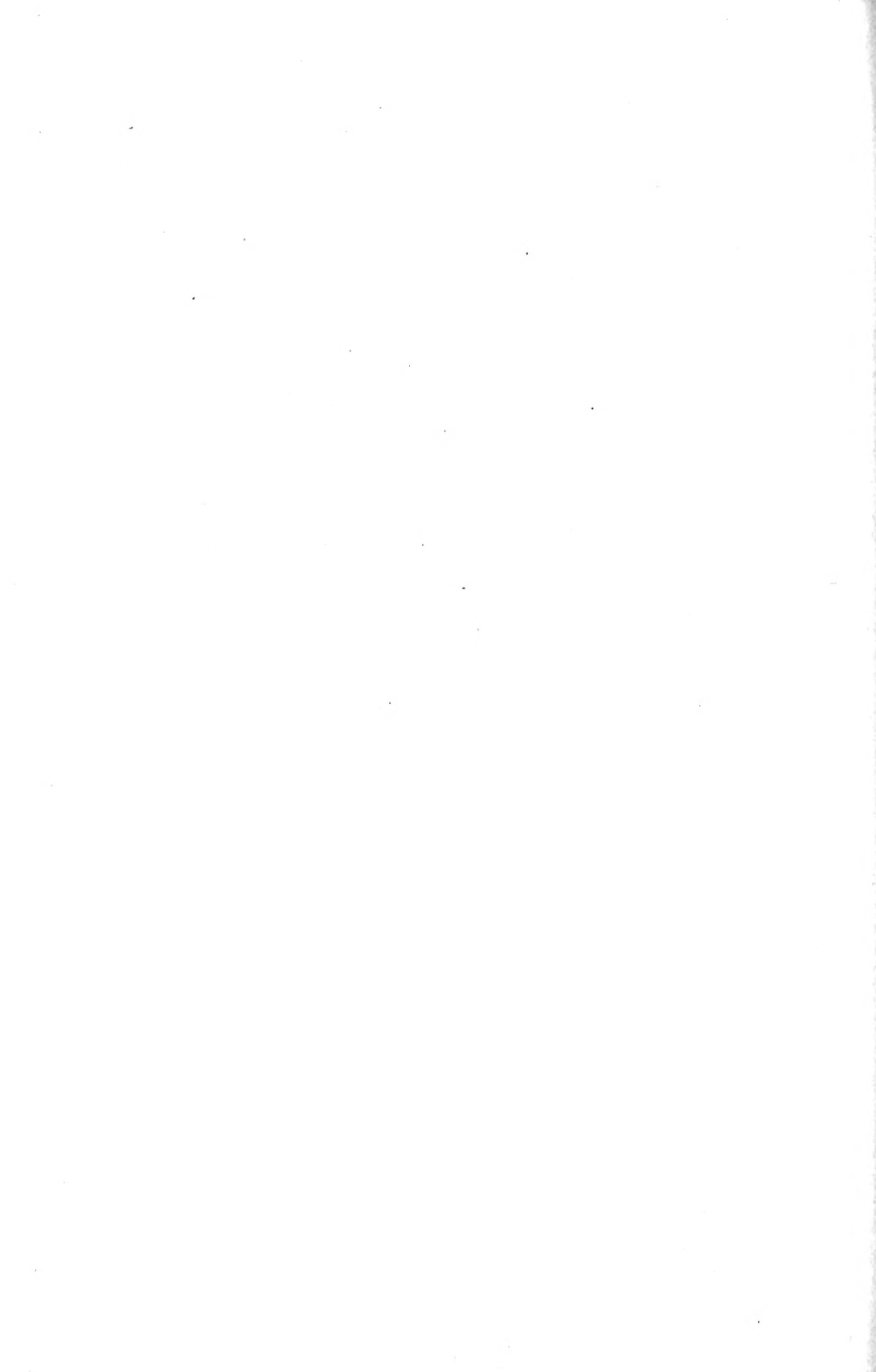
their ability to provide; hence a debt that will consume their resources for many years. Will some one explain the difference between selfishness in the individual and in the aggregation of individuals? Every house of worship should be a creditable one; but it does not require the expenditure of a fortune to build a respectably appearing house. A \$5,000 church out of debt is much more desirable than a more costly one with a \$5,000 mortgage resting upon it.

Bishop G. M. Mathews, D. D., says: "It is a painful fact that in many cases there is a clear departure from the divine method of erecting houses of worship. In ancient times God gave definite specifications and direction for the building of the tabernacle, and also of the temple that succeeded it. And that structure was magnificent and costly. But there was only one temple, and that had a typical significance not attached to our present houses of worship. In the time of Christ, synagogues were gorgeous and expensive structures, but they were comparatively few in number. The people from far and near gathered there to worship God. Neither in the Old or New Testament times did the people erect a house of worship without there was a need of and demand for such a sanctuary in the nation or community in which it was erected. But now conditions are very different. Dense population requires places of worship in different districts and localities convenient for all classes and conditions of men. This changed con-

dition of life and society makes the multiplication of church-buildings, and their wise distribution, an absolute necessity in order to evangelize the multitudes. Hence, instead of a few, God would have us erect a larger and sufficient number of plain, commodious houses to accommodate all worshipers. The extravagant expenditure of money on church edifices for the gratification of the ambition of a few persons is not only unwise but displeasing to God, to whose glory they are dedicated."

Comfort is the one word which most nearly describes the ideal church-building, and money spent for more than that word implies is needlessly employed. In determining the cost of such an edifice much depends upon the location, the price of ground, the room required, and the financial ability of the congregation; but under no circumstances is a waste of sacred funds justifiable. *Comfort* is to be sought. Not useless towers, costly paintings, and gorgeous furnishings, too often prompted by a spirit of rivalry, but *comfort*.





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